Workers' Compensation
Oversight
Commission

Oversight Commission

William E. Sopko, Chairman
President,
STAMCO Industries
representing state-fund employers

William A. Burga
President
Ohio AFL-CIO
representing organized labor

Mary Beth Carroll
Vice President,
FirstEnergy
representing self-insured

Michael C. Koetters
Retired Chief Investment Officer,
Wellpoint Inc.
representing the public

Denise M. Farkas, CFA
Senior Vice President,
Spero Smith Investment Advisers
representing investments

Edwin McCausland, CFA
President,
Investment Perspectives, LLC
representing investments

Charles W. Kranstuber, LPA
President,
The Law Offices of Kranstuber
representing injured workers

The next WCOC

Date: Feb 22, 2007
Time: 11 a.m.
Location: William Green Building,
Second Floor, Room 3

OVERSIGHT COMMISSION

Agenda

Date: **January 25, 2007**
Time: **11:00 a.m.**
Location: **William Green Building, Second Floor, Room 3**

Opening remarks

Chairman's comments ..... William Sopko

Old business

Approval of previous meeting minutes ..... William Sopko

Review schedule of projects ..... William Sopko

New Business

1. CFO financial statement package ..... Tracy Valentino

2. Audit Committee *(update)* ..... Denise Farkas

3. Investment Committee *(update)* ..... Mike Koetters

4. Passive Index Manager Recommendation

   Long Duration fixed income mandate, *first consideration, possible vote* ..... Bruce Dunn and Mark Brubaker

5. BWC Investment Policy and Guidelines recommendations:

   a. Asset Allocation variances revisions, Appendix X.A, X.B, X.D, *first consideration, possible vote* ..... Bruce Dunn and Mark Brubaker

   b. Credit Quality and Sector Allocation revisions, IV.C.ii, *first consideration, possible vote* ..... Bruce Dunn and Mark Brubaker

   c. Non-U.S. Equity benchmark revisions,V.A., *first consideration, possible vote* ..... Bruce Dunn and Mark Brubaker

   d. Non-U.S. Equity Asset Allocation revision, Appendix X1.A.V111, *first consideration, possible vote* ..... Bruce Dunn and Mark Brubaker

Rules

1. Classification of industries, NCCI rule change (4123-17-04), *first consideration, possible vote* ..... Todd Spence and Michael Glass

Adjourn ..... William Sopko

WORKERS' COMPENSATION OVERSIGHT COMMISSION

THURSDAY DECEMBER 14, 2006, 11:00 A.M.
WILLIAM GREEN BUILDING
THE NEIL SCHULTZ CONFERENCE CENTER
30 WEST SPRING ST., 2nd FLOOR (MEZZANINE)
COLUMBUS, OHIO 43215

Members Present: Bill Sopko, Chairman
Michael Koetters
Mary Beth Carroll
Charles Kranstuber
William Burga
Denise Farkas
Edwin McCausland
Representative Tim Schaffer

Members Absent: Senator Steve Stivers
Senator Eric Fingerhut
Representative Timothy Cassell

ROLL CALL

Mr. Sopko called the meeting to order at 11:00 a.m. and the roll call was taken.

CHAIRMAN'S COMMENTS

Mr. Sopko had no comments at this time.

OLD BUSINESS: MINUTES OF NOVEMBER 16, 2006

Ms. Carroll moved that the minutes of November 16, 2006, be approved. Mr. Koetters seconded and the minutes were approved by a roll call vote of four ayes and no nays. Mr. Burga abstained.

NEW BUSINESS

ADMINISTRATOR'S COMMENTS

Bill Mabe, BWC Administrator, had no comments at this time.

CFO FINANCIAL STATEMENT PACKAGE

Tracy Valentino, Chief Financial Officer, reported on financial statements for November 2006. First, she acknowledged the work done by Financial Reporting and Jeremy Jackson to complete the reports by December 13.

Net assets have increased to $2.3 billion; the projected amount was $829 million. Investment income has increased slightly, offset by operation expense. Net income is still positive because of collection of premium payments. More employers are participating in the 50/50 payment program, which delays payments. BWC has paid $39 million less this year in compensation than projected. However, because there were three benefit payments in November, cash flows appear higher for the quarter. Investment gains were less because there was less income.

Ms. Carroll asked why net operating gains were $47 million less. Ms. Valentino responded that there were greater unrealized gains, but no change in projections.

Ms. Valentino further reported that premium receipts were $30 million less than projected. The category "cash disbursements for other" includes payments in the *Santos* subrogation case and greater participation by employers in incentive programs. The trade/combined ratio is 84.6%; it was 107.6% after 2006.

Mr. Burga asked where data on the Drug Free Workplace Program is included. Ms. Valentino responded it is reflected in lower premium income. Mr. Sopko requested a report at the January meeting on the number of employers participating and their premium savings.

AUDIT COMMITTEE

Ms. Farkas reported that the Audit Committee had met this morning and heard several management reports. Schneider Downs & Co., Inc., reported that it is still gathering information and has filed for an extension to complete the audit by January 31. The committee also heard reports from Tom Wersell, Chair of the Internal Security Committee; Ms. Valentino, Administrator's Designee for appeals from the Self-Insured Review Panel; and James Barnes, Chief Legal Officer, on the Adjudicating Committee and the Medical Provider Dispute Committee. Finally, there were reports on Requests for Proposal for investment accounting software. The implementation target for the software is March 1, 2007.

INVESTMENT COMMITTEE

Mr. Koetters reported that the Investment Committee had met in the morning and has two recommendations on managers for Treasury Inflation Protected Securities (TIPS) and the Long Duration Fixed Income (LDFI) portion of the investment portfolio.

PASSIVE INDEX MANAGER

Bruce Dunn, Chief Investment Officer, recommended approval of managers for TIPS and the LDFI. BWC will allocate approximately $3.25 billion to TIPS, and a large manager is required. BWC will limit the manager to one because of the size of the portfolio and to avoid the duplication of effort by a second manager. The selection of State Street Global Advisors (SSGA) as manager is based on performance and fees. There will be little trading turnover in assets.

Mark Brubaker, Wilshire Consulting, reported on three factors in its recommendation: commitment to index basics, ability to track, and fees. State Street is one of the two largest passive TIPS index managers and has low fees and also has the lowest tracking error for the Lehman Index. The BWC Investment Policy Statement requires that no manager have more than 5% of its portfolio from BWC unless unique circumstances warrant a larger percentage. An allocation of 40% to SSGA is warranted because of the size of the mandated investment. The allocation complies with the Investment Policy because special circumstances warrant an exception.

Ms. Farkas moved that the Workers' Compensation Oversight Commission approve WCOC Resolution 06-51 accepting the recommendation of the Investment Committee to approve the selection of State Street Global Advisors (SSGA) to serve as the U. S. Treasury Inflation Protected Securities (TIPS) passive index manager for BWC, upon such terms as are outlined in SSGA's response to the request for proposals issued September 18, 2006, and such other terms as are favorable to BWC. Mr. McCausland seconded and the motion was approved by a roll call vote of seven ayes and no nays.

LONG DURATION FIXED INCOME MANDATE

Mr. Dunn reported that LDFI is the single largest BWC asset class in the asset allocation policy. Wilshire has recommended that 27% of the State Insurance Fund portfolio be invested in LDFI passive investments and recommended investment of 27% of the portfolio in actively-managed LDFI investments. It is estimated that by May or June of 2007, BWC will select active LDFI managers. BWC recommends one passive LDFI manager today, SSGA. The RFP for LDFI remains open for selection of a second manager in January, so comments cannot be made at this time on other candidates. The Oversight Commission should select SSGA because of its relationship with BWC and its proven capability.

Mr. Brubaker reported that as passive managed LDFI portfolio is the hardest type of asset class to implement and SSGA has a high ability. Also, Wilshire recommends another exception

to the 5% asset class restriction by management style in the IPS. BWC will constitute 26% of the passive LDFI portfolio managed by State Street at a one-half ($2.2 billion) mandate for passive LDFI management.

Mr. Sopko asked if BWC will have a second manager by January. Mr. Dunn replied that he is 90% sure of recommending one.

Mr. McCausland moved that the Workers' Compensation Oversight Commission approve WCOC Resolution 06-52 accepting the recommendation of the Investment Committee to approve the selection of State Street Global Advisors (SSGA) to serve as Long Duration Fixed Income Passive Index Manager for BWC, upon such terms as are outlined in SSGA's response to the request for proposals issued September 18, 2006 and such other terms as are favorable to BWC. Ms. Farkas seconded and the motion was approved by a roll call vote of seven ayes and no nays.

Ms. Farkas commented that at the September 28 meeting of the Oversight Commission Senator Stivers expressed concern about size of TIPS investment of BWC in the overall TIPS market. The Oversight Commission has examined this issue and is comfortable with its decision.

MANAGED CARE ORGANIZATIONS (MCO) CONTRACT

Dr. Greg Jewell, Chief Medical Officer, reported on the new contract for Managed Care Organizations (MCOs). The new contract will include case management goals, clinical editing in bill processes, and changes in the audit process. Initially, BWC proposed a 6% fee because of decline in the number of claims since 1999. The final fee will be 7.25% of billed premiums. The deadline for the MCOs to sign the contract is December 27.

Mr. Sopko stated that the current fee is 8% and included processing documents for the Alternative Dispute Resolution (ADR) process. Dr. Jewell added that the $250 ADR fee was eliminated from the proposed contact as of December 13.

Mr. Burga asked how many MCOs are there. Dr. Jewell replied that there are now twenty-five. There were initially fifty-six. The largest six manage 80% of the market, so future reductions are possible. Mr. Burga asked if BWC manages any claims and Dr. Jewell replied there were none. Mr. Burga asked where the claims are managed. Dr. Jewell stated that most claims are managed in the three largest cities, Cleveland, Columbus, and Cincinnati. Mr. Burga stated that BWC should manage claims because many injured workers are unlikely to know managers.

Mr. Kranstuber requested a copy of the MCO contract. He further asked what was the duration of the new contract and Dr. Jewell replied that it was one year. Mr. Kranstuber also asked how BWC monitors the ADR process. Dr. Jewell reported that BWC keeps track of the number of disputes and the outcome. It is difficult to track any other aspect because of the appeal options each party has and different results possible in Industrial Commission orders. Also, the MCO may approve treatment originally denied.

Mr. Koetters requested a white paper educating the Oversight Commission on organization, structure, and functioning of the Health Partnership Program.

Mr. Burga also requested information on which MCOs are affiliated with third-party administrators and how well the fire-walls operate.

Mr. Mabe encouraged members of the Oversight Commission to attend future meetings of stakeholders on medical management issues. In the future, BWC may also have presentations for the Oversight Commission on managed care.

EARLY RETIREMENT INCENTIVE

Barb Young, Chief, Human Resources, reported on the Early Retirement Incentive (ERI). BWC has 363 eligible employees for the incentive and anticipates that about two hundred will participate. BWC saved $5.5 million for the last ERI. Twelve will retire in December alone.

Mr. Sopko asked what the incentive is being offered to retire. Ms. Young replied the ERI provides for two years of service credit in addition to credit which workers have earned. Workers may retire at age sixty with five years service, age fifty-five with twenty-five years credit, and thirty years service at any age. BWC saves money by hiring people to fill 50% of the positions vacated. BWC currently has 2,643 employees.

Mr. McCausland asked how the credit is funded. Ms. Valentino replied that the credit funded through payroll of the existing budget to fund employee and employer contribution.

GROUP RATING DISCUSSION

Liz Bravender reported on the group rating program. The program was mandated by HB 222, effective November 1989, in order to reduce the frequency and severity of injuries and improve accident rates by permitting small employers to participate in experience rating. The program became effective July 1, 1991, and is required to be revenue neutral. Group rating requires employers to belong to groups of similar employers, the “homogeneity” requirement, and anticipated that associations be formed.

BWC and Mercer Oliver Wyman have reviewed the program. Pinnacle Actuarial Resources, Inc., is also preparing a report. There are two areas of concern. First, is the maneuvering of employers between groups. Second is the maximum credibility available. Mercer found the credibility rates for individual employers is not appropriate for group employers, as measured by loss ratios. Group employers’ credibility was derived from non-group employers. Moreover, losses have been greater for employer groups.

BWC originally provided 100%, and later 95%, reductions for employers. In contrast, other states subscribing to the National Council on Compensation Insurance (NCCI) limit

reductions to 60 to 65%. The randomness of accidents makes a 100% reduction inappropriate. With respect to adverse selection, associations only selected employers with good experience rating. This leads to inadequate distribution of premiums and increase in the base rates. An Oregon study found Ohio base rates were the fifth highest.

Ms. Bravender reported that BWC has taken steps to drop the credibility from 100% to 95%, to 93%, and eventually 90% in 2007. BWC had implemented a non-group discount in 2002 to help employers not in group, but eliminated that program in 2006 because of changes in the credibility table. Further steps will await the Pinnacle report. The goals are to have equitable rates and reduction of the base rates. BWC will create a Product Development Team in January and begin training on group rating methods. BWC is inviting the Oversight Commission to participate in the training and future stakeholder meetings.

Mr. Sopko asked when the Pinnacle report due. Ms. Bravender stated it was due next week.

Mr. McCausland asked how BWC arrives at the average collectible premium rate. Ms. Bravender replied it is calculated by taking all premiums and dividing them by payroll.

Mr. McCausland asked Mercer to provide their opinion on the maximum credits that group converage should receive. Jeff Scott, Principal, Mercer, reported that the maximum credit should be closer to 30%.

Mr. Sopko asked what the effect of the One-Claim Program was. Ms. Bravender responded that BWC will provide a 50% credit to an employer who has one claim. More than six hundred employers participate. The One-Claim Program mitigates the adverse affect on an individual employer, but is not equitable because it shifts costs to others.

Mr. Kranstuber asked why large employers are included. Ms. Bravender replied including larger employers make costs predictable with larger credits. Mr. Kranstuber also asked what the affect of reducing group credits would be. Ms. Bravender BWC will be able to reduce the base rates down significantly.

DIVIDEND DISCUSSION

Mr. Mabe set forth the criteria to evaluate the availability of a dividend. First, BWC should have on hand assets exceeding reserves by 1.5 times annual costs. Annual costs are $2 billion. The second question is whether current results are sustainable in the short and long-term. Third, there will be increased volatility of the portfolio by the investing in long-term equity investments. Fourth, is whether the current discount rate of 5.25% is meeting or exceeding premium needs. Finally, BWC must address the group rating issues, the surplus needs, and the credibility tables. Taking all of these into account, BWC will not offer a dividend at this time. BWC will continue to strengthen the balance sheet and improve the rating programs. BWC needs a bigger cushion.

Mr. Koetters concurred in the decision not to grant a dividend.

RULES/RESOLUTION FOR FIRST CONSIDERATION: HOSPITAL INPATIENT REIMBURSEMENT RULE OHIO ADMINISTRATIVE CODE RULE 4123-6-37.1

Dr. Jewell and Tom Sico, Director of Legal Operations, recommended amendment to the rule on hospital inpatient reimbursement, Ohio Administrative Code Rule 4123-7-37.1. Mr. Sico reported that the Oversight Commission had approved the rule in June in order to comply with court rulings in the lawsuit brought by the Ohio Hospital Association case. The rulings hold that BWC needs an Administrative Code rule in order to set reimbursements. That rule is effective January 1, 2007. BWC has had additional discussions with the Hospital Association to improve the rule.

Dr. Jewell reported that BWC had added paragraph B in order to accommodate payments which go to training of physicians. The rule incorporates Medicare and Medicaid standards.

Ms. Carroll stated that she had voted against the rule in June because the Hospital Association did not comment on the rule. She now supports the rule.

Mr. Burga asked why there was so much detail in the rule citing to federal law. Mr. Sico stated that in order to defend the rule in court, BWC must incorporate federal law by reference.

Ms. Carroll moved that the Workers' Compensation Oversight Commission approve WCOC Resolution 06-44 relating to rules on the reimbursement of the in-patient hospital bills. The resolution consents to the Administrator amending Rule 4123-6-37.1 of the Administrative Code as presented here today. Mr. Burga seconded and the rule was approved by unanimous roll call vote.

ADJOURNMENT

Mr. Sopko announced that the next meeting is January 25, 2007.

Mr. Koetters moved to adjourn and Mr. Sopko adjourned the meeting.

Prepared by: Larry Rhodebeck, BWC Attorney
H:\Word\ldr\WCOC1206.doc
January 17, 2007

2007 NCCI PHRASEOLOGY CHANGES
Effective July 1, 2007

Code	PROPOSED OR REVISED PHRASEOLOGY
0917	Residential Cleaning Services by Contractor - Inside
2701	Logging Or Tree Removal - Log Hauling & Drivers
2702	Logging Or Tree Removal - Non Mechanized Operations
2709	Logging Or Tree Removal - Mechanized Equipment Operators
3069	Sheet Metal Products Mfg. (Mfg & Intallation - used in conjunction with 5535)
3076	Sheet Metal Products Mfg - Shop Only
5535	Sheet Metal Work - Installation & Drivers
5537	Heating, Ventillation, Air-Conditioning and Refrigeration Systems - Installation Svc & Repair, Shop, Yard & Drivers
7705	Ambulance Service & EMS (Emergency Medical Service) Providers & Drivers
7710	Firefighters & Drivers
7711	Firefighters & Drivers - Volunteer
8799	Mailing or Addressing Company Or Letter Service Shop - Clerical Staff
8800	Mailing or Addressing Company Or Letter Service Shop
9014	Janitorial Services by Contractors - No Window Cleaning Above Ground Level & Drivers
9170	Janitorial Services by Contractors - Includes Window Cleaning Above Ground Level & Drivers
9063	YMCA, YWCA, YMHA or YWHA, Institution - All Employees & Clerical
9178	Athletic Sports or Park: Non-Contact Sports
9179	Athletic Sports or Park: Contact Sports
9182	Athletic Sports or Park : Operations & Drivers

NCCI CODES SUBJECT TO CHANGE
(July 1, 2006 - June 30, 2007)

NCCI Code	Current Phraseology	Comments
2710	Logging or Lumbering & Drivers	Add 2701 and 2709
3066	Sheet Metal Work - Shop	Reclass into 3076
3076	Fireproof Equipment Mfg.	Combine 3066 into 3076
5538	Sheet Metal Work - Shop & Outside - NOC & Drivers	3069 Sheet Metal Mfg ; 5535 Installation
7228	Trucking : Local Hauling Only - All Employees & Drivers	Log Haulers (Independent Contractors) move to 2701
7370	Taxicab Co.: All Other Employees & Drivers	7705 EMS
7704	Firefighters & Drivers	7710 Paid & 7711 Volunteer
8800	Mailing or Addressing Co. & Clerical	Move Clerical to 8799
9014	Buildings - Operation By Contractors	9170 Above Ground Window Washing

NCCI SCOPES AND RULE CHANGES
2007 EXECUTIVE SUMMARY

Overview

BWC uses the classification system of the National Council on Compensation Insurance (NCCI). The purpose of the proposed changes below is to bring BWC in accordance with revisions made by NCCI within its Scopes Manual publication which defines classifications.

Rule 4123-17-04

Rule 4123-17-04 establishes classifications of occupations or industries. NCCI discontinued one NCCI code and combined it into an existing code.

- Combine 3066 Sheet Metal Work Shop into 3076 Sheet Metal Products Mfg - Shop Only

Other changes are as noted below.

1. 7705 Ambulance Service & EMS (Emergency Medical Services) Providers & Drivers is a new code and is being broken out from 7370 Taxicab Co.: All Other Employees & Drivers.
2. 9178 Athletic Sports or Park: Non-Contact Sports, 9179 Athletic Sports or Park: Contact Sports & 9182 Athletic Sports or Park : Operations & Drivers are changed from *team* to *sports* to reflect the intention to cover professional and semi-pro sports. 9063 YMCA, YWCA, YMHA or YWHA, Institution - All Employees & Clerical phraseology note is revised to show the intent to cover amateur sports.
3. 0917 Residential Cleaning Services by Contractor – Inside phraseology and cross-reference are updated to clarify intent to cover residential cleaning services and pet sitting.
4. 7704 Firefighters & Drivers is being split into two new codes, 7710 Firefighters & Drivers and 7711 Firefighters & Drivers – Volunteer.
5. 2702 Logging or Lumbering & Drivers is being split into codes for mechanized and non-mechanized logging and a code for employee or independent trucking log haulers. Codes are 2701 Logging Or Tree Removal – Log Hauling & Drivers and 2709 Logging Or Tree Removal - Mechanized Equipment Operators. Revised Phraseology is 2702 Logging Or Tree Removal – Non Mechanized Operations.
6. 8800 Mailing or Addressing Co. & Clerical is being split so clerical staff fall under 8799 Mailing or Addressing Company Or Letter Service Shop - Clerical Staff.
7. 3066 as indicated previously is reclassified and combined into 3076 Sheet Metal Products Mfg - Shop Only. 5538 Sheet Metal Work - Shop & Outside - NOC & Drivers is being discontinued and split into a code for shop, 3069 Sheet Metal Products Mfg. and 5535 Sheet Metal Work - Installation & Drivers for outside installation.

NOTE : Phraseology changes for 19 NCCI codes are attached.

Financial**Report**

January '07

Ohio Bureau of Workers' Compensation

Financial **Report**

January '07

BWC's Agenda 06 projects are continuing to produce positive financial results in December. Net assets increased from $1.7 billion at June 30, 2006 to $2.2 billion at December 31, 2006.

Net investment income contributed $804 million to the growth of net assets. This growth is partially offset by an operating loss of $234 million. While premium and assessment income increased and workers' compensation benefits decreased from the prior fiscal year these improvements alone are not enough to generate positive operating results.

The fiscal year 2007 results are being positively impacted by growth in the estimated collectible premium for private employers resulting from the 3.9 percent increase in private employer rates for the July 1, 2006 policy period.

Medical payments in fiscal year 2007 are $34 million lower than in the same period of fiscal year 2006. Lump sum settlement payments have increased by $25 million this fiscal year compared to last fiscal year due to the settlement pilot focusing on higher reserve PTD and death claim settlements.

The net investment income ratio is being impacted by higher interest earnings resulting from the transition of the investment portfolio to a bond index fund during the third quarter of fiscal year 2006. The transition of the portfolio to a passively managed index fund is resulting in lower investment expenses.

The fiscal year-to-date 2007 operating results have generated an almost 34 point decrease in the trade combined ratio. The trade combined ratio is 82.13 percent at December 31, 2006 compared to 115.9 percent at December 31, 2005.

Statement of **Operations**

Fiscal year to date December 31, 2006

(in millions)	Actual	Projected	Variance	Prior Yr. Actual	Increase (Decrease)
Total Operating Revenues	$ 1,245	$ 1,266	$ (21)	$ 1,033	$ 212
Total Operating Expenses	1,479	1,524	45	1,494	(15)
Net Operating Gain (Loss)	(234)	(258)	24	(461)	227
Net Investment Income	804	40	764	664	140
Increase (Decrease) in Net Assets	570	(218)	788	203	367
Net Assets Beginning of Period	1,667	1,667	–	722	945
Net Assets End of Period	$ 2,237	$ 1,449	$ 788	$ 925	$ 1,312

Statement of **Operations**

Fiscal year to date December 31, 2006

(in millions)	Actual	Projected	Variance	Prior Yr. Actual	Increase (Decrease)
Operating Revenues					
Premium & Assessment Income	$ 1,265	$ 1,290	$ (25)	$ 1,055	$ 210
Provision for Uncollectibles	(27)	(29)	2	(28)	1
Other Income	7	5	2	6	1
Total Operating Revenue	1,245	1,266	(21)	1,033	212
Operating Expenses					
Benefits & Compensation Adj. Expense	1,432	1,471	39	1,440	(8)
Other Expenses	47	53	6	54	(7)
Total Operating Expenses	1,479	1,524	45	1,494	(15)
Net Operating Gain (Loss)	(234)	(258)	24	(461)	227
Investment Income					
Interest and dividend income	446	433	13	333	113
Realized & unrealized capital gains (losses)	364	(385)	749	393	(29)
Investment manager and operational fees	(6)	(8)	2	(62)	(56)
Gain (loss) on disposal of fixed assets	–	–	–	–	–
Net Investment Income	804	40	764	664	140
Increase (Decrease) in Net Assets	570	(218)	788	203	367
Net Assets Beginning of Period	1,667	1,667	–	722	945
Net Assets End of Period	$ 2,237	$ 1,449	$ 788	$ 925	$ 1,312

Statement of **Net Assets**

As of December 31, 2006

(in millions)	Actual	Projected	Variance	Prior Yr. Actual	Increase (Decrease)
Assets					
Total Cash and Investments	$ 16,770	$ 16,114	$ 656	$ 16,026	$ 744
Accrued Premiums	2,736	2,329	407	2,481	255
Other Accounts Receivable	87	429	(342)	112	(25)
Investment Receivables	2	2	–	70	(68)
Other Assets	124	123	1	130	(6)
Total Assets	$ 19,719	$ 18,997	$ 722	$ 18,819	$ 900
Liabilities					
Reserve for Compensation and Compensation Adj. Expense	$ 16,778	$ 16,778	$ –	$ 17,147	$ (369)
Accounts Payable	50	61	(11)	44	6
Other Liabilities	654	709	(55)	703	(49)
Total Liabilities	17,482	17,548	(66)	17,894	(412)
Net Assets	$ 2,237	$ 1,449	$ 788	$ 925	$ 1,312

Statement of **Cash Flows**

Fiscal year to date December 31, 2006

(in millions)	Actual	Projected	Variance	Prior Yr. Actual	Increase (Decrease)
Cash flows from operating activities:					
Cash receipts from premiums	$ 1,030	$ 1,068	$ (38)	$ 1,017	$ 13
Cash receipts – other	15	6	9	14	1
Cash disbursements for claims	(1,035)	(1,029)	(6)	(1,047)	12
Cash disbursements for other	(282)	(210)	(72)	(212)	(70)
Net cash provided (used) by operating activities	(272)	(165)	(107)	(228)	(44)
Net cash flows from capital and related financing activities	(5)	(3)	(2)	(4)	(1)
Net cash provided (used) by investing activities	287	12	275	(121)	408
Net increase (decrease) in cash and cash equivalents	10	(156)	166	(353)	363
Cash and cash equivalents, beginning of period	194	194	–	1,283	(1,089)
Cash and cash equivalents, end of period	$ 204	$ 38	$ 166	$ 930	$ (726)

Statement of **Investment Income**

Fiscal year to date December 31, 2006

	Actual	Projected	Variance	Prior Yr. Actual	Increase (Decrease)
Interest Income					
Bond Interest	$ 421,959,524	$ 408,600,000	$ 13,359,524	$ 186,606,898	$ 235,352,626
Dividend Income (Dom & Int'l)	1,586,637	3,600,000	(2,013,363)	48,900,905	(47,314,268)
Money Market/ Commercial Paper Income	6,912,533	12,000,000	(5,087,467)	30,322,962	(23,410,429)
Misc. Income (Corp actions, etc.)	2,252,632	1,800,000	452,632	20,148,281	(17,895,649)
Private Equity	11,112,929	3,720,000	7,392,929	4,108,143	7,004,786
Net Securities Lending Income	2,652,939	3,000,000	(347,061)	3,235,642	(582,703)
Total Interest Income	446,477,194	432,720,000	13,757,194	293,322,831	153,154,363
Realized & Unrealized Capital Gains and (Losses)					
Net realized gain (loss) - Stocks (Dom & Int'l)	748,205	–	748,205	328,602,686	(327,854,481)
Net realized gain (loss) - Bonds	5,149,416	(220,000,000)	225,149,416	(47,941,218)	53,090,634
Net gain (loss) - PE	(2,656,551)	11,235,000	(13,891,551)	9,779,676	(12,436,227)
Unrealized gain (loss) - Stocks (Dom & Int'l)	(3,293,604)	14,001,000	(17,294,604)	218,332,853	(221,626,457)
Unrealized gain (loss) - Bonds	363,941,562	(190,001,000)	553,942,562	(115,716,757)	479,658,319
Change in Portfolio Value	363,889,028	(384,765,000)	748,654,028	393,057,240	(29,168,212)
Investment Expenses-Manager & Operational Fees	(5,883,087)	(8,202,975)	2,319,888	(21,782,050)	(15,898,963)
Total Investment Income	$ 804,483,135	$ 39,752,025	$ 764,731,110	$ 664,598,021	$ 139,885,114

Projected Statement of **Operations**

July 1, 2006 – December 31, 2006

(in millions)	Actual Quarter Sept. 30, 2006	Actual Oct. 31, 2006	Actual Nov. 30, 2006	Actual Dec. 31, 2006	Actual Quarter Dec. 31, 2006
Total Operating Revenues	$ 596	$ 205	$ 219	$ 225	$ 649
Total Operating Expenses	773	197	276	233	706
Net Operating Gain (Loss)	(177)	8	(57)	(8)	(57)
Net Investment Income	602	111	175	(84)	202
Increase (Decrease) In Net Assets	425	119	118	(92)	145
Net Assets Beginning of Period	1,667	2,092	2,211	2,329	2,092
Net Assets End of Period	$ 2,092	$ 2,211	$ 2,329	$ 2,237	$ 2,237

(in millions)	Projected Quarter March 31, 2007	Projected Quarter June 30, 2007	Projected Fiscal Year June 30, 2007
Total Operating Revenues	$ 627	$ 600	$ 2,472
Total Operating Expenses	748	785	3,012
Net Operating Gain (Loss)	(121)	(185)	(540)
Net Investment Income	191	197	1,192
Increase (Decrease) In Net Assets	70	12	652
Net Assets Beginning of Period	2,237	2,307	1,667
Net Assets End of Period	$ 2,307	$ 2,319	$ 2,319

Projected Statement of **Cash Flows**

July 1, 2006 – December 31, 2006

(in millions)	Actual Quarter Sept. 30, 2006	Actual Oct. 31, 2006	Actual Nov. 30, 2006	Actual Dec. 31, 2006	Actual Quarter Dec. 31, 2006
Cash flows from operating activities:					
Cash receipts from premiums	$ 821	$ 138	$ 50	$ 21	$ 209
Cash receipts – other	9	2	2	2	6
Cash disbursements for claims	(509)	(164)	(203)	(159)	(526)
Cash disbursements for other	(139)	(70)	(41)	(32)	(143)
Net cash provided (used) by operating activities	182	(94)	(192)	(168)	(454)
Net cash flows from capital and related financing activities	(5)	–	–	–	–
Net cash provided (used) by investing activities	9	9	269	–	278
Net increase (decrease) in cash and cash equivalents	186	(85)	77	(168)	(176)
Cash and cash equivalents, beginning of period	194	380	295	372	380
Cash and cash equivalents, end of period	$ 380	$ 295	$ 372	$ 204	$ 204

(in millions)	Projected Quarter March 31, 2007	Projected Quarter June 30, 2007	Projected Fiscal Year June 30, 2007
Cash flows from operating activities:			
Cash receipts from premiums	$ 1,002	$ 482	$ 2,514
Cash receipts – other	3	3	21
Cash disbursements for claims	(508)	(534)	(2,077)
Cash disbursements for other	(101)	(103)	(486)
Net cash provided (used) by operating activities	396	(152)	(28)
Net cash flows from capital and related financing activities	(17)	-	(22)
Net cash provided (used) by investing activities	(2)	6	291
Net increase (decrease) in cash and cash equivalents	377	(146)	241
Cash and cash equivalents, beginning of period	204	581	194
Cash and cash equivalents, end of period	$ 581	$ 435	$ 435

Projected Statement of **Investment Income**

July 1, 2006 – December 31, 2006

	Actual Quarter Sept. 30, 2006	Actual Oct. 31, 2006	Actual Nov. 30, 2006	Actual Dec. 31, 2006	Actual Quarter Dec. 31, 2006
Interest Income					
Bond Interest	$ 210,425,631	$ 71,001,361	$ 70,741,270	$ 69,791,260	$ 211,533,891
Dividend Income (Dom & Int'l)	99,113	1,851,977	(26,268)	(338,185)	1,487,524
Money Market/ Commercial Paper Income	3,413,767	1,269,784	982,896	1,246,086	3,498,766
Misc. Income (Corp actions, etc.)	1,403,869	73,370	67,489	707,905	848,764
Private Equity	4,984,705	539,238	(3,263,169)	8,852,155	6,128,224
Net Securities Lending Income	1,541,324	506,275	328,437	276,904	1,111,616
Total Interest Income	221,868,409	75,242,005	68,830,655	80,536,125	224,608,785
Realized & Unrealized Capital Gains and (Losses)					
Net realized gain (loss) - Stocks (Dom & Int'l)	881,489	(55,089)	(83,801)	5,606	(133,284)
Net realized gain (loss) - Bonds	(75,423)	(12)	5,233,576	(8,724)	5,224,840
Net gain (loss) - PE	2,807,629	546,537	(10,468,678)	4,457,960	(5,464,181)
Unrealized gain (loss) - Stocks (Dom & Int'l)	(1,911,863)	119,042	155,991	(1,656,774)	(1,381,741)
Unrealized gain (loss) - Bonds	382,119,778	35,619,771	113,055,370	(166,853,357)	(18,178,216)
Change in Portfolio Value	383,821,610	36,230,249	107,892,458	(164,055,289)	(19,932,582)
Investment Expenses-Manager & Operational Fees	(3,411,150)	(268,655)	(1,627,402)	(575,880)	(2,471,937)
Total Investment Income	$ 602,278,869	$ 111,203,599	$ 175,095,711	$ (84,095,044)	$ 202,204,266

	Projected Quarter March 31, 2007	Projected Quarter June 30, 2007	Projected Fiscal Year June 30, 2007
Interest Income			
Bond Interest	$ 200,062,500	$ 202,987,500	$ 825,009,522
Dividend Income (Dom & Int'l)	7,312,500	7,537,500	16,436,637
Money Market/ Commercial Paper Income	6,456,250	7,368,750	20,737,533
Misc. Income (Corp actions, etc.)	900,000	900,000	4,052,633
Private Equity	490,000	–	11,602,929
Net Securities Lending Income	1,500,000	1,500,000	5,652,940
Total Interest Income	216,721,250	220,293,750	883,492,194
Realized & Unrealized Capital Gains and (Losses)			
Net realized gain (loss) - Stocks (Dom & Int'l)	21,000,000	–	21,748,205
Net realized gain (loss) - Bonds	–	(2,000,000)	3,149,417
Net gain (loss) - PE	(18,525,000)	–	(21,181,552)
Unrealized gain (loss) - Stocks (Dom & Int'l)	28,220,083	28,656,249	53,582,728
Unrealized gain (loss) - Bonds	(45,390,000)	(46,170,000)	272,381,562
Change in Portfolio Value	(14,694,917)	(19,513,751)	329,680,360
Investment Expenses-Manager & Operational Fees	(11,310,799)	(3,430,800)	(20,624,686)
Total Investment Income	$ 190,715,534	$ 197,349,199	$ 1,192,547,868

Insurance **Ratios**

July 1, 2006 – December 31, 2006

	Actual FY07	Projected FY07	Actual FY06
Loss Ratio	93.12%	89.77%	115.35%
LAE Ratio - MCO	7.52%	9.61%	9.25%
LAE Ratio - BWC	12.64%	14.65%	11.93%
Net Loss Ratio	113.28%	114.03%	136.53%
Expense Ratio	3.69%	4.07%	5.90%
Policyholder Dividend Ratio	0.00%	0.00%	-0.78%
Combined Ratio	116.97%	118.10%	141.65%
Net Investment Income Ratio	34.84%	32.90%	25.75%
Operating Ratio (Trade Ratio)	82.13%	85.20%	115.90%

	Actual FY07	Projected FY07	Actual FY06
Premiums to surplus	0.57	0.89	1.14
Assets to liabilities	1.13	1.08	1.05
Total reserves to surplus	7.50	11.58	18.53
Loss reserves to surplus	6.77	10.45	16.65
Investments to loss reserves	1.11	1.06	1.04
Cash + bonds to loss reserves	1.08	1.03	0.56
Cash % of total investments	1%	0%	6%
Bond % of total investments	96%	97%	48%
Equities % of total investments	0%	0%	43%
Equities as % of surplus	0%	0%	746%

Projected Insurance **Ratios**

Fiscal years 2002 – 2007

	Projected FY 07	Preliminary FY06	Preliminary FY05	FY04	FY03	FY02
Loss Ratio	93.48%	72.10%	111.9%	96.7%	128.9%	105.6%
LAE Ratio - MCO	8.71%	8.29%	7.3%	9.1%	8.8%	9.4%
LAE Ratio - BWC	13.86%	6.47%	15.1%	8.3%	12.9%	9.2%
Net Loss Ratio	116.05%	86.86%	134.3%	114.2%	150.6%	124.1%
Expense Ratio	3.77%	3.82%	4.1%	5.1%	4.1%	4.0%
Policyholder Dividend Ratio	0.00%	-0.37%	10.6%	18.6%	28.7%	62.4%
Combined Ratio	119.82%	90.31%	149.0%	137.9%	183.4%	190.5%
Net Investment Income Ratio	34.32%	29.43%	22.8%	20.5%	23.9%	27.0%
Operating Ratio (Trade Ratio)	85.50%	60.88%	126.2%	117.3%	159.5%	163.5%

Note: FY 06 ratios have been significantly impacted by improvements in medical payment trends due to reductions in the cost of pharmacy benefits and lower payments to hospitals. These trends contributed to an approximately $1 billion reduction in loss expenses in FY 06.

	Projected FY 07	Preliminary FY06	Preliminary FY05	FY04	FY03	FY02
Premiums to surplus	1.08	1.34	3.04	2.59	4.04	1.25
Assets to liabilities	1.13	1.10	1.03	1.04	1.03	1.09
Total reserves to surplus	7.37	9.87	23.31	18.90	28.93	7.88
Loss reserves to surplus	6.64	8.92	20.94	16.98	25.90	7.02
Investments to loss reserves	1.13	1.09	1.11	1.12	1.13	1.30
Cash + bonds to loss reserves	0.90	1.06	0.63	0.65	0.75	0.85
Cash % of total investments	3%	1%	8%	10%	13%	14%
Bond % of total investments	77%	96%	49%	48%	54%	52%
Equities % of total investments	20%	0%	38%	36%	30%	32%
Equities as % of surplus	150%	1%	880%	680%	869%	292%

OHIO WORKERS' COMPENSATION
OVERSIGHT COMMISSION
SCHEDULE OF PROJECTS

DECEMBER 14, 2006

1. Project Area: Organization and Structure of the Health Partnership Program

Personnel Responsible: Dr. Greg Jewell, Chief Medical Officer

Date Assigned: January 4, 2006

Project Description: Dr. Jewell will prepare a white paper to educate the Oversight Commission on the organization, structure, and functioning of the Health Partnership Program.

Project Status: No activity as of report

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NATIONAL COUNCIL ON COMPENSATION INSURANCE (NCCI) CLASSIFICATION OF INDUSTRIES

Alphabetical index begins on page 145. This index is furnished as a quick look up tool for locating specific classification numbers. Subsequent referencing of the numerical index is suggested to ensure proper classification.

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Blueprint paper manufacturing 4923
Board installation – chalk, bulletin or cork 5146
Boarding houses 9052
Boat rental in parks (not liveries) 9016
Boat trailer manufacturing – die-pressed steel 3822
Boat trailer manufacturing – no die-pressed steel 3824
Bobbin and spool manufacturing – wood 2841
Boiler brick work – installation or repair 5022
Boiler cleaner – residential 9014
Boiler inspection 8720
Boiler installation or repair – steam 3726
Boiler manufacturing – cast iron for heating purposes 3175
Boiler or steam pipe insulating and drivers 5183
Boiler scaling 3726
Boilermaking 3620
Boilers – domestic – installation or repair and drivers 5183
Bolt or nut manufacturing 3132
Bomb case manufacturing 3632
Bone or ivory goods manufacturing 4452
Bookbinding 4307
Bookbinding or printing machine manufacturing 3548
Bookmobile drivers 7380
Bookstore – retail 8072
Bookstore – wholesale 8018
Boot or shoe manufacturing NOC 2660
Boot or shoe manufacturing – rubber 4410

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Boot or shoe pattern manufacturing 4282
Borax, potash or salt producing or refining and drivers 4568
Bottle cap manufacturing or repair 3131
Bottle dealer – used – and drivers 8264
Bottle gas dealer 8350
Bottle manufacturing – milk, soft drink 4114
Bottle recycling – beverage – and drivers 8264
Bottling NOC and route supervisors, drivers 2157
Bottling of wine – carbonated 2157
Bottling of wine – not carbonated – and drivers 2156
Bottling – not carbonated liquids or spirituous liquors – and route supervisors, drivers 2156
Bottling – spirituous liquor – not beer or wine 2131
Bowling lane 9093
Bowling lane refinishing 5437
Box manufacturing – cigar – wood 2883
Box manufacturing – folding paper – NOC 4243
Box manufacturing – set up paper 4240
Box manufacturing – wood frames for traveling or luggage bags 2841
Box or box shook manufacturing – wooden 2759
Box or case lining manufacturing – from waterproof paper for export packing 4279
Box spring or mattress manufacturing 2570
Boy and girl scout councils – camp operations – including clerical at camp locations 9015
Boy and girl scout councils – clerical office employees other than at camp locations 8810
Boy and girl scout councils – executive secretaries – office and travel 8742
Braces for the handicapped manufacturing 4693
Braid or fringe manufacturing 2380
Brake fluid manufacturing 4557
Brake service or repair – and drivers 8380
Brandy distillery 2130
Brass or copper goods manufacturing 3315
Brass plate, sheet, strip or coil stock manufacturing 3027
Breakfast food manufacturing 2016
Breakwater construction – consisting wholly of pile driving 6003
Breakwater or jetty construction – all operations to completion and drivers 6005
Breeding farm or stable and drivers 8279
Brewery and drivers 2121
Brick manufacturing – fire or enameled – and drivers 4024
Brick or clay products manufacturing NOC and drivers 4021
Brick work – installation, repair or cleaning 5022
Bridge construction – wood 5403
Bridge or vehicular tunnel operation and drivers 9019
Brush or broom assembly 2835
Brush or broom handle manufacturing 2841
Brush or broom manufacturing NOC 2836
Buckle manufacturing 3315
Buckle manufacturing – brass or copper 3315
Buckle manufacturing – metal (not brass, copper or silver) 3131
Buckle manufacturing – silver 3383
Buffing and polishing – small articles – shop only – no manufacturing 3372
Buffing or polishing cloth, cloth disks or cloth wheel manufacturing 2501
Buffing or polishing compounds manufacturing 4557
Building beam or column manufacturing – wood 2802
Building caulking 5022
Building material dealer – store employees 8058
Building material dealer – yard, warehouse and drivers – all other than store employees 8232
Building material research or analytical laboratory 4511
Building material yards – used – all employees, local managers, drivers 8204

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Building manufacturing – portable – wood 2802
Building or roofing paper or felt preparation – no installation 4283
Building raising or moving and drivers 5703
Buildings – operation by contractors 9014
Buildings – operation by owner, lessee, or real estate management firm – professional employees, property managers and leasing agents and clerical, salespersons 9012
Buildings – operations – by owner, lessee or real estate management firm – all other employees 9015
Bulkhead construction – consisting wholly of pile driving 6003
Bullet clip manufacturing 3400
Burglar alarm installation or repair and drivers 7605
Burial garment manufacturing and casket or coffin upholstering 9522
Burial vault installation – no manufacture – and drivers 5022
Burial vault manufacturing – metal 3040
Burial vaults (concrete) manufacture and installation and drivers 4034
Bus companies and drivers – all employees other than garage employees 7382
Bus companies – garage employees 8385
Bus engine manufacturing 3827
Bus manufacturing or assembly – entire vehicle 3808
Bus terminal ticket sellers 8810
Butchering 2081
Butler bins – see 5535
Butter or cheese manufacturing and route supervisors, drivers 2070
Butter substitute manufacturing 4717
Buttermilk manufacturing 2070
Button manufacturing NOC 4484
Button manufacturing – campaign or convention 3131
Button or fastener manufacturing – metal 3131
Buttons – covering metal or other button blanks with fabrics by machine 4479

C

Cabinet dealer – kitchen 8235
Cabinet manufacturing for audio or visual device 2883
Cabinet works – no power woodworking machinery 2881
Cabinet works – with power machinery 2812
Cable installation and drivers 5190
Cable laying – by specialist contractors employing automatic equipment which, in one operation, opens the trench, lays the cable and backfills – and drivers 7611
Cable manufacturing or wire drawing – not iron or steel 1924
Cable manufacturing – insulated – electrical 4470
Cable or wire rope manufacturing – iron or steel 3240
Cable TV – cable installation – plow-in method – not for contractors 6325
Cable TV – cable installation – plow-in method – for contractors only 7611
Cable TV – clerical office employees 8901
Cable TV – erection of main receiving or transmitting tower 5040
Cable TV – extension of service into homes – not for contractors 7600
Cable TV – extension of service into homes – for contractors only 7613
Cable TV – service or repair of existing cables – not for contractors 7600
Cable TV – service or repair of existing cables – for contractors only 7613
Cable TV – stringing of cable on existing utility poles – not for contractors 7601
Cable TV – stringing of cable on existing utility poles – for contractors only 7612
Caddy – employee of country club 9060
Caddy – employee of hotel 9052
Caddy – independent contractor 9060
Cage manufacturing – wire 3257
Caisson work – all operations to completion 6252
Calcium carbide manufacturing and drivers 1438

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Calculator manufacturing 3574
Camera manufacturing 4923
Camera or photograph supplies stores – retail 8017
Camera repair 3385
Camouflage work – decorating and drivers 5102
Camouflage work – painting – and drivers 5474
Camp operation NOC (also see Child Day Camp) 9015
Can manufacturing 3220
Can recycling – beverage – and drivers 8264
Candle manufacturing 4557
Candy manufacturing 2041
Cannery NOC 2111
Canning or bottling carbonated beverages – see "Carbonated beverage manufacturing NOC" or "Bottling NOC"
Canning – motor oil 2111
Canning – turpentine 2111
Canoe building 6834
Canvas goods, awning or tent erection, removal or repair 5102
Canvas goods manufacturing NOC – shop 2501
Canvas sidewalls – erection – at ballparks, etc. 5102
Car manufacturing – railroad – and drivers 3881
Car wheel manufacturing – railroad 3082
Carbon dioxide manufacturing 4635
Carbon paper or typewriter ribbon manufacturing 4251
Carbonated beverage manufacturing NOC and route supervisors, drivers 2157
Carbonic acid gas manufacturing and drivers 4635
Carbonizing textile materials 2211
Carburetor manufacturing 3581
Cardboard bristol board and paperboard manufacturing 4239
Cardboard mailing tube manufacturing 4279
Carnival, circus or amusement device operator – traveling – all employees and drivers 9186
Carpentry NOC 5403
Carpentry – detached one- or two-family dwellings 5645
Carpentry – dwellings – three stories or less 5651
Carpentry – installation of cabinet work or interior trim 5437
Carpentry – installation of finished wooden flooring 5437
Carpentry – shop only – and drivers 2802
Carpet installation 5478
Carpet lining manufacturing from woven fibers 2220
Carpet or rug manufacturing NOC 2402
Carpet or rug manufacturing – jute or hemp 2220
Carpet pad manufacturing – rubber 4410
Carpet, rug, linoleum store – retail 8017
Carpet, rug, linoleum store – wholesale 8018
Carpet, rug or upholstery cleaning – shop or outside and drivers 2585
Carriage or wagon manufacturing or assembly 3808
Carrier system – pneumatic – installation or repair and drivers 5183
Cartridge manufacturing or loading – see "Explosives"
Cash register manufacturing 3574
Cash register – installation , service or repair 5191
Casino gambling – all employees and clerical, salespersons, drivers 9062
Casino gambling – hotel – all employees and clerical, salespersons, drivers 9044
Cask assembling 2881
Casket or coffin manufacturing or assembly – metal 3076
Casket or coffin manufacturing or assembly – wood 2881
Casket or coffin upholstering and burial garment manufacturing 9522
Cassettes – magnetic media, manufacture or assembly 4431

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Casting manufacturing for others – using nonferrous metal 3085
Castings manufacturing – metal – by lost wax process 3336
Cat food manufacturing – canning operation 2111
Caterer – see 9082, 9083 or 9084
Cathedral or art glass window manufacturing 4133
Cathode-ray tube manufacturing 4112
Catsup manufacturing 6504
Cattle dealer and salespersons, drivers 8288
Cattle or livestock farms or ranches – see "Farms"
Caulking compound manufacturing 4558
Caulking – with pressure gun 5213
Cave expansion 1164
Cave or cavern exhibition 9016
Caves or caverns – operation for exhibition purposes – including guides, ticket sellers, gate attendants, maintenance employees 9016
Caves – excavation of new areas for exhibition purposes – and drivers 1164
Cedar chest manufacturing 2883
Ceiling installation – suspended acoustical grid type 5020
Cement block erection 5022
Cement compound manufacturing – rubber 4410
Cement (dry) storage warehouse 8292
Cement manufacturing 1701
Cement rock quarry 1624
Cemetery operation and drivers 9220
Cemetery removal – opening graves, removing and reinterring remains, and drivers 9220
Ceramic goods manufacturing – spark plug cores, spools, pulleys 4062
Ceramic manufacturing 4061
Cereal manufacturing 2016
Cesspool cleaning – specialist contractors – and drivers 9402
Chain manufacturing – forged 3110
Chain manufacturing – formed or welded from wire 3257
Chain manufacturing – roll or drive-type 3146
Chair assembling – wood 2881
Chalk – surface mining 1165
Chandelier manufacturing 3180
Charcoal dealers – wholesale – packaged 8018
Charcoal manufacturing and drivers 1472
Charitable or welfare organization – all other employees and drivers 9110
Charitable or welfare organization – professional employees and clerical 8861
Chauffeurs and helpers NOC – commercial 7380
Cheese or butter manufacturing and route supervisors, drivers 2070
Chemical blending or mixing NOC – all operations and drivers – shall not be assigned to a risk engaged in the manufacture of chemicals 4828
Chemical manufacturing NOC – all operations and drivers – includes blending or mixing. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gasses; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation 4829
Chemical milling 3372
Chemical waste disposal 9403
Chenille carpet manufacturing 2402
Chenille cloth manufacturing 2220
Chenille products manufacturing from chenille cloth – no carpet or cloth manufacturing 2501
Chewing gum manufacturing 2041
Child day camp – all other employees and drivers 9059
Child day camp – professional employees and clerical, salespersons 8869
Child day care centers – all other employees and drivers 9059

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Child day care centers – professional employees and clerical, salespersons 8869
Chimney cleaning – industrial smoke stacks 5222
Chimney cleaning – residence – by vacuum suction 9014
Chimney construction – not metal 5222
China decorating – by hand 4352
Chinchilla raising 0170
Chip harvester operation – portable or permanent 2710
Chip or particle board manufacturing 4239
Chocolate or cocoa manufacturing 2041
Christmas or holiday decorations – street or outside 5190
Christmas tree harvesting exclusively – and drivers 0106
Christmas tree manufacturing – aluminum 2534
Christmas tree planting, cultivating and harvesting 0005
Cider bottling 2156
Cider manufacturing 2143
Cigar and cigarette lighter manufacturing or assembling 3315
Cigar manufacturing 2172
Cigarette filter manufacturing 2172
Cigarette manufacturing 2172
Cinder dealers – and drivers 8232
Circuit board manufacturing 3681
Circus, carnival or amusement device operator– traveling – all employees and drivers 9186
Claim adjusters or special agents – insurance company 8742
Clam digging 2114
Clay flower pot manufacturing – hand molded or cast 4061
Clay flower pot manufacturing – press formed 4062
Clay milling – and drivers 1747
Clay mining – underground 1164
Clay or shale digging and drivers 4000
Clay products or brick manufacturing NOC and drivers 4021
Clay target manufacturing – for skeet shooting 4902
Clean air rooms – sheet metal – shop and installation 5535
Cleaner – debris removal 5610
Cleaning building interiors, machinery & equipment using spray apparatus 5474
Cleaning or dyeing and route supervisors, drivers 2586
Cleaning or renovating building exteriors and drivers 5213
Cleaning railroad freight cars – not tank 5610
Cleaning tanks or tank cars 3726
Clearing of right-of-ways for power lines, etc.. – see "Electric light, power, etc."
Clerical office employees NOC 8810
Clerical telecommuter employees (also see Telecommuter Drafting Employees) 8871
Clippings dealer 8103
Clock assembly to wood base 2881
Clock manufacturing 3385
Clock repair – not jewelry store 3385
Cloth printing 2417
Cloth printing – silk screen – "Silk screen process"
Cloth sponging, shrinking, inspection or mending 8032
Clothes driers – metal – erection on roofs 5057
Clothes driers – wood – installation in apartments 9521
Clothes pole erection – wood 5403
Clothing manufacturing 2501
Clothing – mail order sales, wholesale or retail 8032
Club – country, golf, fishing or yacht – and clerical 9060
Club hunting – no shooting and drivers 8279
Club – social, fraternal or business – operating on own premises or facilities and clerical 9061
Clubs – beach and clerical 9061

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Clubs – health and clerical 9063
Clubs – NOC and clerical 9061
Clubs – riding and drivers 8279
Clubs – shooting and drivers 9180
Clubs – ski and clerical 9060
Clubs – social and clerical 9061
Clubs – tennis, racquetball or handball – indoor 9063
Clubs – tennis, racquetball or handball – outdoor 9060
Coal billet or briquet manufacturing and drivers 1463
Coal merchant and local managers, drivers 8233
Coal mining – NOC 1016
Coal mining – surface – and drivers 1005
Coat hanger manufacturing – metal 3257
Coat hanger manufacturing – wood 2841
Cocktail lounge 9084
Cocoa or chocolate manufacturing 2041
Coconut shredding or drying 6504
Cod liver oil manufacturing 4665
Coffee brewing machine – installation, service or repair 5192
Coffee cleaning, roasting or grinding 6504
Coffee storage warehouse 8292
Coffee, tea or grocery dealer – retail 8006
Cofferdam work – not pneumatic – all operations to completion 6252
Coffin and casket manufacturing – concrete – and drivers 4034
Coffin manufacturing or assembly – wood 2881
Coffin or casket manufacturing or assembly – metal 3076
Coffin or casket manufacturing or assembly – wood 2881
Coffin or casket upholstering and burial garment manufacturing 9522
Coil manufacturing – electrical 3681
Coin dealer 8013
Coin wrappers and currency strap manufacturing 4251
Cold storage locker – frozen foods 8031
Collapsible white metal tube and cap manufacturing 3334
Collar manufacturing 2501
Collection of containerized garbage, ashes or refuse 9403
Collectors, messengers or salespersons – outside 8742
College – all employees other than professional or clerical 9101
College – professional employees and clerical 8868
Color grinding, blending or testing 4558
Commissary work – all employees other than restaurant workers 9052
Commissary work – restaurant employees 9058
Compressor repair or service – away from shop 3724
Computer chip manufacturing 4150
Computer device installation, inspection, service or repair 5191
Computer system designers or programmers – exclusively office 8810
Computer system designers or programmers – traveling 8803
Computer – installation, service or repair 5191
Computing, recording or office machine manufacturing NOC 3574
Concessions – beach chairs and umbrellas 8017
Concessions – boats in parks – and drivers 9016
Concessions – cigarette or cigar 8017
Concessions – door attendants 8017
Concessions – hat or coat checkrooms 8008
Concessions – parcel or luggage checkrooms 8017
Concessions – parking lots and drivers 8392
Concessions – rolling chairs 8017
Concessions – washroom attendants 8017

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Concrete – block manufacturing 4034
Concrete brick manufacturing 4034
Concrete construction in connection with bridges or culverts 5222
Concrete construction NOC 5213
Concrete construction NOC – fabricating, setting up or taking down forms 5213
Concrete construction – construction of private residences, fabricating, setting up or taking down forms 5215
Concrete construction – monolithic 5213
Concrete culverts installation – see interpretation section
Concrete igloo construction – floors 5221
Concrete igloo construction – for explosives 5213
Concrete or cement work – floors, driveways, yards or sidewalks and drivers 5221
Concrete pre-cast slab installation – roofs and floors 5213
Concrete pre-cast structural beams or girders – erection by concrete construction contractor casting the beams – assign appropriate "Concrete construction" class
Concrete pre-cast structural beams or girders – erection by specialty contractor not casting the beams or girders – assign appropriate "Iron or steel erection" class
Concrete pre-cast wall panel installation 5213
Concrete private residences construction – monolithic 5213
Concrete private residences construction – not monolithic 5215
Concrete products manufacturing and drivers 4034
Concrete pumping operations – whether performed by a general contractor, specialist contractor or concrete read mix dealer – assign appropriate "Concrete construction" class
Concrete work – incidental to the construction of private residence 5215
Concrete – dry mixing and bagging – no manufacturing 8232
Concrete – ready mix dealers – see "Drivers"
Condensed milk manufacturing 2065
Condenser manufacturing – electrical 3681
Condominiums or cooperatives – all employees engaged in care, custody and maintenance of premises or facilities 9015
Condominiums or cooperatives – professional employees, property managers and leasing agents and clerical, salespersons 9012
Condominiums or cooperatives – all other employees 9015
Conduit construction – for cables or wires – and drivers 6325
Conduit manufacturing – clay 4021
Confection machine manufacturing 3559
Confection manufacturing 2041
Construction machinery, dredge or steam shovel manufacturing NOC 3507
Construction or erection estimators 5605
Construction or erection permanent yard 8227
Construction tool manufacturing 3126
Contact lens manufacturing 4150
Container recycling – beverage – bottle or can and drivers 8264
Containerized refuse collection 9403
Contractors' equipment rental – with operator – assign classification that would apply if work were performed by lessee's own employees
Contractor's equipment rental – without operator 8107
Contractors' machinery dealer and drivers 8107
Contractor – executive supervisor 5606
Convalescent or nursing home – all employees 8829
Conveyor belt manufacturing – wire 3257
Conveyor manufacturing 3507
Cookie manufacturing – no on-premises consumption 2001
Cookie manufacturing – on-premises consumption 9083
Cooking utensils manufacturing – steel 3227
Cooling tower erection – prefabricated wood or metal – and drivers 3274
Cooperage assembly 2881
Cooperage stock manufacturing 2735

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Cop tube manufacturing 4279
Copper or brass goods manufacturing 3315
Copper plate, sheet, strip or coil stock manufacturing 3027
Coppersmith – shop 3076
Copy machine – installation, service or repair 5191
Coral rock quarry 1624
Cord or twine manufacturing – cotton 2220
Cordage, rope or twine manufacturing NOC 2220
Core sample drilling 6204
Cork board manufacturing and cork products manufacturing 2841
Cork cutting works 2841
Cork paper manufacturing – no paper manufacturing 4250
Corn detasselling 0037
Corn flakes manufacturing 2016
Corn milling 2014
Corn products manufacturing 4703
Corn shelling – portable 0050
Cornice manufacturing – concrete 4034
Coronet manufacturing 3383
Correction department employees 7720
Correspondence schools 8868
Corrugated or fiber board container manufacturing 4244
Cosmetics manufacturing – not manufacturing ingredients 4611
Cotton batting, wadding or waste manufacturing 2211
Cotton classifiers 8742
Cotton compressing and drivers 0400
Cotton gin machine manufacturing 3507
Cotton gin operation and local managers, drivers 0401
Cotton merchant 8103
Cotton picking 0037
Cotton spinning and weaving 2220
Cotton storage 8103
Cottonseed feed manufacturing 4670
Cottonseed oil manufacturing – mechanical – and drivers 4670
Cottonseed oil manufacturing – solvent – and drivers 4670
Cottonseed oil refining 4683
Couches (folding) manufacturing 3300
Cough drop manufacturing 4611
Cough syrup compounding or preparation – no manufacturing of ingredients 4611
Court reporters 8820
Crab pot manufacturing 3040
Cracker manufacturing 2001
Cranberry growers 0079
Crane dealer 8107
Crane or derrick installation 5057
Crane rental with operator 9534
Crane rental without operator 8107
Crayon, pencil or penholder manufacturing 2942
Cream of wheat manufacturing 2016
Creamery or dairy and route supervisors, drivers 2070
Cream – aerated under pressure 2157
Crematory operation and drivers 9620
Creosote manufacturing and drivers 1472
Cricket raising 0034
Crop inspection for farms 8102
Crutch manufacturing – wood 2841
Cryogenic device manufacturing – refrigeration unit 3179

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Cryogenic device manufacturing – sheet metal work 3076
Crystal manufacturing – radio or electronic 4150
Culm recovery and drivers 4000
Culvert manufacturing – plate metal 3620
Culvert manufacturing – sheet metal 3076
Curator – library or museum 8810
Cushion manufacturing – rubber 4410
Cushion, pillow or quilt manufacturing 2501
Cutlery manufacturing NOC 3122
Cutlery parts store 8010

D

Dairy farm operation 0036
Dairy products manufacturing – imitation 6504
Dam or lock construction – concrete work – all operations 6017
Dam or lock construction – earth moving or placing – all operations and drivers 6018
Dam or lock construction – timber or brush cutting and removal and drivers 2702
Dance hall – all operations – alcoholic beverage sales of more than 50% 9084
Dance hall – all operations – alcoholic beverage sales of 50% or less 9082
Day nurseries – all other employees and drivers 9059
Day nurseries – professional employees and clerical, salespersons 8869
Daybed manufacturing 3300
Deburring – metal 3372
Decalcomania transfer manufacturing – not silk screen process 4299
Decking – sheet metal, fabrication and installation 5535
Decorating 5102
Decorating ceramic or glass by hand 4352
Decorative metal erection work – plaques, facades, facings 5102
Decortication – fibrous plants 0401
Dehydrating coffee or tea 6504
Dehydrating eggs 6504
Dehydrating meat 2095
Dehydrating milk 2065
Dehydrating soup 2112
Dehydrating vegetables 2112
Delivery of goods using bicycles 7380
Demonstrators in retail stores 8017
Dental equipment installation 5146
Dental instrument manufacturing 3685
Dental laboratory 4692
Dental supply dealers 8017
Dentists and clerical 8832
Derrick or oil rig erecting or dismantling – all operations – metal 5057
Derrick or oil rig erecting or dismantling – all operations – wood 5403
Detective or patrol agency and drivers 7720
Detergent manufacturing 4720
Detinning 3372
Dextrine manufacturing 4703
Diamond cutting polishing 8013
Diaper service and route supervisors, drivers 2585
Diatomite – digging and stripping 4000
Die casting manufacturing 1925
Diesel engines used as generators – repair 3632
Dike or revetment construction and drivers 6005
Dinitrotoluol explosives manufacturing 4771
Dinner theater – all other employees – theater payroll greater than 50% 9154

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Dinner theater – players, entertainers – theater payroll greater than 50% 9156
Dinner theater – theater payroll 50% or less – alcohol beverage sales of 50% or less 9082
Dinner theater – theater payroll 50% or less – alcohol beverage sales of more than 50% 9084
Directional signal manufacturing 3648
Disc manufacturing – magnetic 4923
Discotheques 9084
Dishwasher – installation, service or repair – commercial 5190
Dismantling of pre-fabricated dwellings – see "Wrecking"
Display manufacturing – cardboard 4279
Display manufacturing – papier mache 4038
Display – window – installation 9521
Distillation – wood – and drivers 1472
Distillery – spirituous liquor 2130
Distributing companies – if employees transported to location in cars or trucks
(samples, advertising circulars, telephone directories, etc.) 7380
Distributing companies – if no transportation, assign to governing classification
Distributing companies – if no transportation or governing classification 8017
Distributor (automobile) parts manufacturing 3648
Ditch cleaning – irrigation 0251
Dog food manufacturing – butchering 2081
Dog food manufacturing – canning operation 2111
Dog food manufacturing – packaged – dry pelleted 6504
Dog racing – see "Racetracks"
Dog show – kennel employees and drivers 8279
Dog show – operation by owner or lessee and drivers 9016
Doll clothing or cloth dolls or cloth parts manufacturing 2501
Doll or doll parts manufacturing or assembly 4484
Dolphin training, feeding and care of drivers 9180
Domestic service contractor – inside (see Residential Cleaning Services by Contractor) 0917
Domestic workers – residences – applies to full or part-time domestic workers employed inside
or outside a private residence and includes private chauffeurs 8989
Donut manufacturing – consumption on premises 9083
Donut manufacturing – no consumption on premises 9083
Door, door frame or sash manufacturing – wood – metal covered 3076
Door, door frame or sash erection – metal or metal covered 5102
Door installation – metal or metal covered – in garages not overhead 5102
Door installation – overhead – and drivers 3724
Door manufacturing – metal 3076
Door, sash or assembled millwork manufacturing – wood and drivers 2802
Doorknob manufacturing 3146
Dormitory operation – by school 9101
Doughnut manufacturing – no on-premises consumption 2003
Doughnut manufacturing – on-premises consumption 9083
Dowel manufacturing – wood 2731
Drafting employees (also see Telecommuting Drafting Employees) 8810
Drag strip operation 9016
Drainage or irrigation system construction and drivers 6229
Draperies or curtain manufacturing – from cloth, paper or plastic – cutting and sewing 2501
Draperies or curtains – installation in public buildings NOC 5102
Draperies or curtains – installation in public buildings from floor or stepladders 9521
Dredge, steam shovel or construction machinery manufacturing NOC 3507
Dredging of materials on non-navigable waters with incidental shore operations 4000
Dress form manufacturing 4038
Dress pattern manufacturing – paper 4282
Dressed lumber mill 2731
Dressing or polish manufacturing 4557
Dressmaker forms manufacturing – plastic 4038

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Dressmaking or tailoring – custom exclusively 2503
Drilling NOC and drivers 6204
Drilling or redrilling of oil or gas wells and installation of casing, drivers 6235
Drivers, chauffeurs and their helpers NOC – commercial 7380
Drug, medicine or pharmaceutical preparation manufacturing and incidental manufacturing of ingredients 4825
Drug, medicine or pharmaceutical preparation – no manufacturing of ingredients 4611
Drug – packaging or repackaging 4611
Dry cleaning and laundry store – retail – and route supervisors, drivers 2589
Dry dock construction – floating – and drivers 6801
Dry dock operation – see "Ship repair or conversion"
Dry ice dealers – wholesale 8018
Dry ice manufacturing 4635
Duct manufacturing – air conditioning 3076
Duct work – shop and installation 5537
Ducts – for heating and air conditioning systems – fiberglass or sheet metal, fabrication and installation 5537
Dude ranches – cattle ranches and drivers 0083
Dude ranches – not cattle ranches – and salespersons, drivers 9052
Dust collector systems manufacturing 3507
Dye manufacturing – natural 4825
Dyeing or cleaning and cleaning and route supervisors, drivers 2586
Dynamite explosives manufacturing 4771

E

Earthenware or tile manufacturing NOC and drivers 4021
Egg breaking – including canning and freezing 8018
Egg dealers – including grading, candling, packing – wholesale 8018
Egg or poultry producer 0034
Electric blankets – service or repair 9519
Electric light or power company NOC – all employees and drivers 7539
Electric light or power cooperative – REA project only – all employees and drivers 7540
Electric light or power line clearing of new right-of-ways by line contractor (clearing of right-of-way performed by contractors also engaged in telephone, telegraph or alarm line construction shall be assigned to code 7611 and/or 7612) 7538
Electric light or power line construction and drivers 7538
Electric or gas lighting fixtures manufacturing 3180
Electric oven – installation, service or repair – commercial 9519
Electric power or transmission equipment manufacturing 3643
Electric razor manufacturing or repair 3179
Electric, telephone or alarm line – brush or weed control by spraying – existing right-of-way 0050
Electric, telephone or alarm line – clearing brush or stumps from existing right-of-way 6217
Electric, telephone or alarm line – clearing of new right-of-way – standing timber 2702
Electric, telephone or alarm line – tree pruning, spraying or removal – existing right-of-way 0106
Electrical apparatus installation or repair and drivers 3724
Electrical apparatus manufacturing NOC 3179
Electrical cable connector manufacturing 3179
Electrical cord set, radio or ignition harness assembly 3681
Electrical hardware stores – wholesale or retail 8010
Electrical power equipment repair or service – away from shop 3724
Electrical wiring – within buildings and drivers 5190
Electro-physical therapy equipment manufacturing 3685
Electronic chip manufacturing 4150
Electronic timers 3681
Electroplating 3372
Electrotyping 4299
Elevator door bucks – installation 5102
Elevator door fabrication – iron or steel 3040

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Elevator entrance and door installation 5102
Elevator erection and repair 5160
Elevator inspecting 8720
Elevator or escalator manufacturing 3042
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Longshoremen and harbor workers when there is concurrent jurisdiction with the Longshore and Harbor Workers Act. 7772
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Luggage stores – retail 8017
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Machine tools (small) manufacturing – drop or machine forged 3114
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Magnaflux testing and inspection 4511
Magnesite manufacturing 1701
Magnesium metal manufacturing – all operations and drivers 1438
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Malted milk manufacturing – from powdered milk, sugar, malt, cocoa 6504
Malted milk manufacturing – including dehydration of milk 2065
Managers – local – see Interpretation section – classifications
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Manicurists 9586
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Marble cutting or polishing 1803
Marble manufacturing – artificial 4036
Marble or stone setting – inside 5348
Margarine manufacturing 4717
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Mausoleums in cemeteries – erection only 5022
Mayonnaise manufacturing 6504
Meat products manufacturing NOC 2095
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Medical diagnostic lamp manufacturing 3685
Medical research or analytical laboratory 4511
Medicine, drug or pharmaceutical preparation manufacturing and incidental manufacturing of ingredients 4825
Medicine, drug or pharmaceutical preparation – no manufacturing of ingredients 4611

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Melba toast manufacturing – no baking of bread 6504
Memorial plaque fabrication – metal 3041
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Merry-go-round operation – not traveling and drivers 9180
Messengers, drivers, chauffeurs – outside 7380
Metal ceiling or wall covering installation and shop, drivers 5535
Metal cleaning – pickling 3372
Metal coating – rubber or plastic 4410
Metal extraction from ores – nonferrous 1438
Metal finishing (deburring) 3372
Metal goods manufacturing NOC 3400
Metal partition installation 5146
Metal sash installation 5102
Metal scrap dealer and drivers 8500
Metal service centers (not junk or scrap dealers) – and drivers 8106
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Meter maids 7720
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Meter – electric – installing, repairing and testing – including shop and drivers 5190
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Military reservation dismantling or wrecking – see "Wrecking"
Military tank hull manufacturing or assembly 3620
Milk bottle cap manufacturing – paper – including printing 4279
Milk bottle exchange – all employees and drivers 2070
Milk depot or milk dealer and route supervisors and drivers 2070
Milk products manufacturing NOC 2065
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Millinery manufacturing 2501
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Millstone manufacturing 1803
Millwright work NOC and drivers 3724
Mineral mining – underground 1164
Mineral wool manufacturing 1699
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Mining NOC – not coal – surface and drivers 1165
Mining NOC – not coal – underground and drivers 1164
Mining or ore milling machinery manufacturing 3507
Mining tool manufacturing 3126
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Mirror manufacturing 4131
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Missiles firing and bunker 9088
Missiles – construct underground launch pad 6252
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Mobile crane and hoisting service contractors – NOC – all operations including yard employees and drivers 9534
Mobile home delivery – by specialist contractor – including placement, hookup of plumbing, electrical and incidental installation activities 8380
Mobile home repair – on site – assign to appropriate classification for dwelling repair 8380
Mobile home repair – shop – by dealer or specialist contractor 8380
Mobile home sales – all employees other than salespersons 8380
Mobile home sales – salespersons 8748
Mobile home windstorm tie-down installation – by dealer 8380
Mobile home windstorm tie-down installation – by specialist contractor 6400
Model airplane manufacturing – balsa wood 4902
Model ships, railroad or aircraft kit manufacturing – high grade 2790
Modular homes (factory build) – wood 2802
Molasses or syrup refining, blending or manufacturing 2021
Mold manufacturing – aluminum for plastics industry 2790
Molding manufacturing – wood 2731
Monument dealer – wholesale or retail 1803
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Mop head manufacturing – form cotton waste 2220
Mop manufacturing – assembly only 2835
Mortar manufacturing 4036
Mosaic, stone, terrazzo or tile work – inside 5348
Mosquito netting – cutting, sewing 2501
Moss gathering 0037
Motel, motor court or cabin – restaurant employees 9058
Motel, motor court or cabin – salesmen and drivers – all other than restaurant employees 9052
Motion picture film exchange projection rooms and clerical 4362
Motion picture – development of negatives, printing and all subsequent operations 4360
Motion picture production – all operations up to the development of negatives and clerical, drivers 7610
Motor (heavy) repair or service – away from shop 3724
Motor manufacturing – fractional horsepower 3179
Motor oil – used, reclaiming, recycling or re-refining 4740
Motorboat – not exceeding 150 feet in length – building or repair – State Act 6834
Motorcycle manufacturing or assembly 3851
Moulds manufacturing – machined metal moulds for white metal castings 3113
Mountain climbing instructors and guides and drivers 9180
Mouthpiece manufacturing – rubber 4410
Mucilage, ink (writing) or paste manufacturing 4557
Mud dealers – oil well drivers 8107
Muffler installation or repair – and drivers 8380
Museum – public – see "Public library or museum"
Mushroom raising – and drivers 0035
Music roll manufacturing – perforated paper 4282
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Musical instrument manufacturing – wood – NOC 2923
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Nail manufacturing 3270
Nailhead ornamentation 2388
Napkin manufacturing 4279
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Neon sign manufacturing 3064
Net manufacturing 2380
News agent or distributor of magazines or other periodicals – not retail dealer – and salespersons, drivers 8745
News butchers 8017
Newspaper publishers – employees such as designers, proofreaders and editors 8810
Newspaper publishing 4304
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Nitro starch explosives manufacturing 4771
Nitroglycerine explosives manufacturing 4771
Non-stick surfaces – coating of cooking utensils 9501
Noodle manufacturing 2002
Notebook or loose-leaf ledger manufacturing 4251
Novelties manufacturing – plaster 4038
Nurseries – day – all other employees, and drivers 9059
Nurseries – day – professional employees, and clerical, salespersons 8869
Nursery persons – see "Farm"
Nursing or convalescent home – all employees 8829
Nursing – home health – public and traveling – all employees 8835
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Nut farm 0016
Nut or bolt manufacturing 3132
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O

Oat milling 2014
Oatmeal manufacturing 2016
Ochre grinding 1747
Office machines or appliance installation, inspection, adjustment or repair 5191
Office or factory cost systematizer, accountant or auditor – traveling 8803
Oil analyzing at oil well site in trailers away from well 6237
Oil burner and oil burner parts store 8010
Oil cloth manufacturing 4493
Oil manufacturing – cottonseed – see "Cottonseed oil manufacturing"
Oil manufacturing – vegetable – NOC 4683
Oil manufacturing – vegetable – solvent extraction process 4686
Oil or gas burner installation and drivers – commercial type 3724
Oil or gas burner installation and drivers – domestic type 5183
Oil or gas geologist or scout 8601
Oil or gas lease operator – all operations and drivers 1320
Oil or gas lease work NOC – by contractor and drivers 6216
Oil or gas pipeline construction and drivers 6233
Oil or gas pipeline operation and drivers 7515
Oil or gas well acidizing – all employees and drivers 6206
Oil or gas well cementing and drivers 6206
Oil or gas well cleaning or swabbing of old wells having previously produced gas or oil – by contractor – no drilling – and drivers 1322
Oil or gas well drilling or redrilling and drivers 6235
Oil or gas well – dirt construction operator 6216
Oil or gas well – installation or recovery of casings and drivers 6236
Oil or gas well – instrument logging or survey work – and drivers 6237
Oil or gas well – oil treating services 6216
Oil or gas well – perforating of casing – all employees and drivers 6214
Oil or gas well – roustabout service 6216
Oil or gas well – shooting and drivers 6235
Oil or gas well – specialty tool operation NOC – by contractor – all employees and drivers 6213

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Oil or gas well – supplies or equipment dealer – new – store or yard only and drivers 8107
Oil or gas well – supplies or equipment dealer – used – and local managers, drivers 8204
Oil or gas well – tank cleaning service 6216
Oil or gasoline dealer and drivers 8350
Oil or grease mixing or blending 4557
Oil refining – petroleum and drivers 4740
Oil rig or derrick erecting or dismantling – metal – all operations 5057
Oil rig or derrick erecting or dismantling – wood – all operations 5403
Oil still erection or repair 3719
Oil still pipe insulation and drivers 5183
Oil well drilling rigs – warehousing and sale and drivers 8106
Oil well tool manufacturing 3126
Oiling of roads by oil distributors – and drivers 8350
Oiling of roads in connection with spreading of sand and drivers 5506
Oil reclaiming of used motor oil and drivers 4740
Ointment compounding or preparation – no manufacturing of ingredients 4611
Opera glasses manufacturing 4150
Ophtalmologist – dispensing of optical goods 8013
Ophtalmologist – no dispensing of optical goods 8832
Optical goods manufacturing NOC 4150
Optical stores – (surface grinding of lens to be separately rated as 4150) 8013
Optometrist 8013
Ordinance research or analytical laboratory 4511
Ore milling and drivers 1452
Ore milling or mining machinery manufacturing 3507
Ore mining – surface 1165
Ore mining – underground 1164
Organ building and installation 2923
Ornament or plaster statuary manufacturing 4038
Ornamental figure manufacturing – concrete 4034
Orphanages – see "Asylums"
Ostrich farms 0034
Outboard motor manufacturing 3612
Oven manufacturing – containing mechanical parts 3169
Oven manufacturing – metal industrial drying ovens 3076
Oven manufacturing – no mechanical parts 3076
Overhead doors installation and drivers 3724
Oxygen or hydrogen manufacturing and drivers 4635
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Package or parcel delivery – see "Trucking"
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Packing case manufacturing 2759
Packing house – all operations 2089
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Paint stores – wholesale 8018
Painting murals on walls – artists 5474
Painting of stripes on parking lots 5474
Painting of stripes on streets, roads or highways 5506
Painting or paper hanging NOC and shop operations, drivers 5474
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Painting – electrostatic – shop and exterior operations 5474
Painting – electrostatic – shop operations exclusively 9501
Painting – metal bridges and shop operations, drivers 5037

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Painting – metal structures – over two stories in height and drivers 5037
Painting – shop only and drivers 9501
Pallet and skid manufacturing – wood 2759
Pallet manufacture and repair – wood 2759
Panel manufacturing – sheet metal 3076
Panel manufacturing – veneered, no veneer manufacturing 2916
Panelling dealer 8235
Paper corrugating or laminating 4250
Paper crepeing 4250
Paper goods manufacturing NOC 4279
Paper hanging and drivers 5491
Paper manufacturing 4239
Paper oiling, paraffining, parchmentizing or waxing 4250
Paper plate manufacturing 4279
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Paper sheeting or slitting and winding 4279
Paper stock or rag dealer – used – and drivers 8264
Paper towel manufacturing 4279
Paper twine manufacturing 4279
Papier mache goods manufacturing 4038
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Park NOC – all employees and drivers 9102
Parking meters installation, service or repair and salespersons, drivers 5192
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Partition installation – metal 5146
Partition manufacturing – sheet metal 3076
Partition system installation – stud 5445
Paste, ink (writing) or mucilage manufacturing 4557
Pastry manufacturing 2003
Patio block manufacturing – small – concrete 4034
Patrol or detective agency and drivers 7720
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Paving or repaving – floors, driveways, yards or sidewalks – and drivers 5221
Paving – see "Street or road"
Paving – wood block – interior – and drivers 5221
Pawn shops 8017
Pea de-vining at cannery 2111
Peanut butter manufacturing 6504
Peanut handling 8102
Peanut oil manufacturing – not using solvent extraction process 4683
Peanut oil manufacturing – using solvent extraction process 4686
Peanut storage warehouse 8292
Peat digging and drivers 4000
Peat moss mixture manufacturing 4583
Peg and skewer manufacturing – wood 2841
Pen manufacturing – fountain or ballpoint 4432
Pen point manufacturing 3119
Pencil manufacturing 2942
Pencil manufacturing – mechanical 4432
Pencil, penholder or crayon manufacturing 2942
Pencil stock manufacturing – wood 2735
Penholder, crayon or pencil manufacturing 2942
Penicillin manufacturing 4825
Penitentiary employees 7720
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Peppermint distillation by farmers 0037
Percolator manufacturing 3179
Perfume compounding or preparation – no manufacturing of ingredients 4611
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Pet sitting..... 0917
Petroleum research or analytical laboratory 4511
Pharmaceutical, drug or medicine preparation manufacturing and incidental manufacturing of ingredients 4825
Pharmaceutical, drug or medicine preparation – no manufacturing of ingredients 4611
Pharmaceutical or surgical goods manufacturing NOC..... 4693
Pharmaceutical or surgical supply stores – primarily serving walk-in trade 8017
Pharmaceutical research or analytical laboratory..... 4511
Phonograph record manufacturing 4431
Phosphate rock – surface mining 1165
Phosphate works and drivers 4581
Photo films and dry plates manufacturing 4923
Photoengraving 4351
Photoflash bulb manufacturing 4112
Photoflood lamp manufacturing..... 4112
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Photographic composition – computerized..... 8810
Photographic composition – newspaper – not clerical 4304
Photographic composition – printing – not clerical 4299
Photographic supplies manufacturing 4923
Physical therapists..... 8832
Physician and clerical 8832
Piano case manufacturing 2883
Piano keys manufacturing 2923
Piano manufacturing..... 2923
Piano or organ dealer and drivers 8044
Piano stores and drivers..... 8044
Piano tuning – away from shop 5191
Pickle manufacturing 2110
Pickled pepper manufacturing 2110
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Picrates explosives manufacturing 4771
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Picture frame assembling – from manufactured parts..... 2881
Picture frame moulding manufacturing..... 2731
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Pile driving 6003
Pile driving equipment manufacturing 3507
Pillow, quilt or cushion manufacturing 2501
Pilot car service – "wide load . . . etc."..... 7382
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Pinstriping – automobiles 9505
Pipe bending and cutting 3111
Pipe cleaner manufacturing..... 2380
Pipe manufacturing NOC and drivers..... 3022
Pipe manufacturing – plastic, extrusion method..... 4459
Pipe manufacturing – sewer or drain, clay 4021
Pipe manufacturing – wooden, tobacco 2841
Pipe or tube manufacturing NOC and drivers..... 3022

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Pipe or tube manufacturing – iron or steel and drivers 3028
Pipe or tube manufacturing – lead and drivers 3027
Pipe testing or inspection – destructive – including radiographic or X-ray processes 3365
Pipe testing or inspection – non-destructive – other than radiographic or X-ray processes 8720
Pipe testing – destructive, oil or gas pipes not under construction 6213
Pipeline or gas well – see "Oil or gas"
Pipeline reclamation – oil or gas and drivers 6233
Pistol manufacturing – .50 caliber or less 3574
Piston manufacturing – automobile 3632
Piston pin manufacturing 3635
Piston ring manufacturing 3635
Pizza crust manufacturing 2003
Planing or molding mill 2731
Plant protection – special employees hired for plant protection during strike periods and drivers 7720
Plants (fibrous) goods manufacturing 2913
Plaster board or plaster block manufacturing and drivers 4036
Plaster form manufacturing 4038
Plaster mill 1701
Plaster novelties manufacturing 4038
Plaster or staff mixing and drivers 4036
Plaster statuary or ornament manufacturing 4038
Plastering NOC and drivers 5480
Plastering or stucco work – on outside of buildings 5022
Plastic armor application 5213
Plastic goods manufacturing by dipping process 4452
Plastic or vinyl sign manufacturing – computerized – see 4299
Plastic scrap reclaiming – foamed or expanded plastics 4410
Plastic thread manufacturing 2305
Plastic yarn weaving 2302
Plastics manufacturing – fabricated products NOC 4452
Plastics manufacturing – molded products NOC 4484
Plastics manufacturing – sheets, rods or tubes 4459
Plastics – laminated molded products manufacturing by laminating liquid plastic impregnated fibers, with the use of a brush or spray, either in or over a mold or form NOC 4484
Playing cards manufacturing 4299
Pleating and stitching or tucking – not clothing manufacturing 2388
Plowshare manufacturing 3126
Plumber's hand tool manufacturing – drop or machine forged 3114
Plumber's hand tool manufacturing – not drop or machine forged 3113
Plumber's supplies dealer and drivers 8111
Plumber's supplies manufacturing NOC 3188
Plumbing NOC and drivers 5183
Plush or velvet manufacturing 2300
Plywood dealer and drivers 8235
Plywood manufacturing – including veneer manufacturing 2915
Plywood manufacturing – no veneer manufacturing 2916
Pneumatic device manufacturing – drills, riveters, hammers 3612
Pneumatic unloaders manufacturing 3507
Pocketbook manufacturing 2688
Pocketbook manufacturing from leather, imitation leather or vinyl 2688
Pole, post or tie yard and drivers 2960
Police officers and drivers 7720
Polish or dressing manufacturing 4557
Polishing and buffing – small articles – shop only – no manufacturing 3372
Pollution control systems manufacturing 3507
Polyester textile fiber manufacturing 2305
Pony rides and drivers 9180

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Popcorn dealers 8102
Popcorn manufacturing 6504
Porcelain frit manufacturing 1438
Porcelain ware – mechanical press forming 4062
Porcelainizing of metal products 3224
Portable toilets – rental, installation, service 9402
Potash, borax or salt producing or refining and drivers 4568
Potato chip manufacturing 6504
Potato flour manufacturing 2014
Potato storage warehouse 8292
Pottery manufacturing – china or tableware 4053
Pottery manufacturing – earthenware – glazed or porcelain – hand molded or cast 4061
Pottery manufacturing – porcelain ware – mechanical press forming 4062
Potting soil mixture manufacturing 4583
Poultry dealers – wholesale – including dressing 8021
Poultry or egg producer 0034
Poultry sexers 0034
Powder puff manufacturing – from fabrics or dressed wool skins 2501
Powdered milk manufacturing 2065
Power plow or traction engine manufacturing 3507
Pre-cast concrete – see "Concrete precast"
Pre-fabricated house manufacturing – wood – shop work 2802
Precious metal dealer 8013
Precious stone setting 8013
Precision machined parts manufacturing NOC 3629
Premium auditors – insurance 8803
Preserves (fruit) manufacturing 2112
Prestressed concrete beam manufacturing 4034
Prestressed concrete girder manufacturing 4034
Printed circuit manufacturing 3681
Printing 4299
Printing or bookbinding machine manufacturing 3548
Prison cell erection – steel 5102
Probation officers 7720
Projectile or shell manufacturing – see "Explosives"
Public health nursing association – all employees 8835
Public library or museum – all other than professional employees or clerical 9101
Public library or museum – professional employees and clerical 8810
Puffed wheat manufacturing 2016
Pulley block manufacturing – wood 2841
Pulp manufacturing – chemical process 4207
Pulp manufacturing – ground wood process 4206
Pump installation and drivers – commercial 3724
Pump installation and drivers – domestic or residential 5183
Pump manufacturing 3612
Punch manufacturing – for marking metal 3113
Putty manufacturing 4558
Pyrometer manufacturing 3685
Pyroxylin manufacturing 4459

Q

Quarry NOC and drivers 1624
Quarry – cement rock – surface and drivers 1654
Quarry – limestone – surface and drivers 1655
Quick printing – copying or duplication service – all employees and clerical, salespersons and drivers 8015

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Quilt, cushion or pillow manufacturing 2501
Quilted cloth manufacturing – for garments and garment linings 2501
Quonset structure construction – sheet metal – shop and installation 5535

R

Race car drivers and drivers 9180
Racetrack operation – horse or dog – all other employees – including starters and assistants and drivers 9016
Racetrack operation – horse or dog – pari-mutuel clerks, cashiers and clerical employees 8810
Racetrack operation – horse or dog – racing officials other than starters or assistants 8720
Racetrack operation – horse or dog – stable hands or kennel employees and drivers 8279
Radiator cabinet or shield manufacturing – metal 3076
Radiator manufacturing – automobile 3807
Radiator or heater manufacturing 3175
Radio or television broadcasting station – all employees and clerical and drivers 7610
Radio or television broadcasting station – field announcers 7610
Radio or television parts and accessories stores 8010
Radio or television stores 8017
Radio set manufacturing 3681
Radio transmission tower erection 5040
Radio tube manufacturing 4112
Radio, video, audio or television set installation, service or repair and drivers 9516
Radiographers – see "Pipe testing or inspection"
Radiographers research or analytical laboratory 4511
Rag or paper stock dealer – used and drivers 8264
Railings fabrication — iron or steel 3040
Railroad car cleaning 5610
Railroad car dismantling 3881
Railroad construction – laying of tracks or maintenance by contractors and drivers 7855
Railroad operation NOC – all employees and drivers 7133
Railroad operation – street – and drivers – all other than yard employees 7382
Railroad operation – street – yard employees 8385
Railroad switch and road crossing signals installation 6325
Range manufacturing – gas or electric 3169
Rangers – forest – and drivers 7720
Rattan, willow or twisted fiber products manufacturing 2913
Rayon manufacturing 2305
Razor blade manufacturing – safety 3270
Razor manufacturing NOC (not electric) 3122
Razor manufacturing or repair – electric 3179
Razor manufacturing – safety 3270
Real estate agency – outside employees and collectors 8721
Real estate appraisal company – outside employees 8721
Reaper manufacturing 3507
Rebabbitting of auto connecting rods 3632
Recording machine manufacturing (office-type) 3574
Recording tape or disk manufacturing 4923
Recreational or amusement devices – archery ranges and drivers 9016
Recreational or amusement devices – ball or dart throwing at targets and –drivers 9016
Recreational or amusement devices – baseball batting ranges and – drivers 9016
Recreational or amusement devices – golf courses – miniature and – drivers 9016
Recreational or amusement devices – golf driving ranges and – drivers 9016
Recreational or amusement devices – kiddie rides at permanent locations – and drivers 9016
Recreational or amusement devices – penny arcades – operation 8017
Recreational or amusement devices – pony rides and drivers – excluding track maintenance 9180
Recreational or amusement devices – pony rides – care and maintenance of track 9016
Recreational or amusement devices – shooting galleries (air rifles) and drivers 9016
Recreational or amusement devices – skee ball alley operation 8017

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Recreational or amusement devices – tennis courts – public – operation 9016
Recreational vehicle campgrounds or parks – all operations and drivers 9015
Recycling dealer – cans or bottles 8264
Refractory products manufacturing and drivers 4024
Refrigerated showcase manufacturing – wood 2812
Refrigeration and air conditioning and heating systems – shop and outside drivers 5537
Refrigeration car loading or unloading 7360
Refrigeration cars – icing or re-icing 7360
Refrigeration cars – pre-cooling 9014
Refrigeration – commercial – cleaning, oiling or adjusting – drivers 5537
Refrigeration – commercial or domestic – pipe fitting – including the installation of tubing – drivers 5537
Refrigeration – commercial – installation or repair of compressors, motors and drivers 5537
Refrigeration – domestic – cleaning, oiling or adjusting – drivers 9519
Refrigeration – domestic – installation, service or repair – drivers 9519
Refrigerator manufacturing – metal – household or commercial – all other than refrigerating unit 3076
Refrigerator manufacturing – metal – household or commercial – manufacturing or assembling refrigeration unit 3179
Refrigerator parts store 8010
Refrigerator, stove or washing machine stores – drivers 9519
Refrigerator, stove, washing machine, service or repair – including incidental shop operations – drivers 9519
Refuse, ashes or garbage collection and drivers 9403
Refuse container (dumpster) manufacturing 3620
Religious organization – all other employees 9101
Religious organization – professional employees and clerical 8868
Rendering works NOC and drivers 4665
Rental – hand-held machinery or equipment NOC 8010
Rental – heavy equipment 8107
Reporters 8742
Residential cleaning services by contractor 0917
Rest home – all employees 8829
Restaurant and hotel – kitchen equipment manufacturing – sheet metal 3076
Restaurant – fast food 9083
Restaurant NOC 9082
Restrooms – cleaning 9014
Retirement living centers – all other employees, salespersons and drivers 8826
Retirement living centers – food service employees 8825
Retirement living centers – health care employees 8824
Revetment or dike construction and drivers 6005
Ribbon manufacturing – textile fabrics 2302
Rice milling 2014
Rice storage warehouse 8292
Riding academy or club and drivers 8279
Rifle manufacturing – .50 caliber or less 3574
Rigging NOC and drivers 9534
Road or street making machinery manufacturing 3507
Road or street sodding or beautification work 0042
Roads – oiling – delivery and spreading of oil in conjunction with spreading of sand or gravel by oil distributors – and drivers 5506
Roads – oiling – delivery and spreading of oil on roads by oil distributors – and drivers 8350
Roasting of nuts 6504
Rock asphalt quarry 1624
Rock excavation and drivers 6217
Rock wool manufacturing 1699
Rocket or missile testing or launching and drivers 9088
Rodeos – facilities maintenance 9016
Rodeos – traveling 9186
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Roller or ball bearing manufacturing 3638
Roller skate manufacturing 3146
Roller skating rink 9016
Rolling mill NOC and drivers 3027
Rolling mill – iron or steel manufacturing and drivers 3018
Roof coating manufacturing – stucco type 4036
Roof tile manufacturing – concrete 4034
Roof truss manufacturing – wood 2802
Roofing compound manufacturing – of asphalt and asbestos 4741
Roofing granules manufacturing 1741
Roofing or building paper or felt preparation – no installation 4283
Roofing paper or roofing felt manufacturing 4283
Roofing slate manufacturing or slate splitting and drivers 1624
Roofing – all kinds – and drivers 5551
Roof – insulation 5551
Roof – pressure washing 5551
Roof – waterproofing 5551
Rooming houses or boarding houses and salespersons – drivers 9052
Rope, cordage or twine manufacturing NOC 2220
Rowboat – not exceeding 150 feet in length – building or repair – State Act 6834
Rubber band manufacturing 4410
Rubber goods manufacturing NOC 4410
Rubber reclaiming 4410
Rubber stamp manufacturing or assembly 4299
Rubber stock dealer – used and drivers 8264
Rubber tile installation 5478
Rubber tire dealer – retail and drivers 8380
Rubber tire dealer – wholesale, no installation 8018
Rubber tire manufacturing 4420
Rubber tire recapping or retreading 8380
Rug, carpet or upholstery – cleaning – shop or outside and drivers 2585
Rug manufacturing – braided rugs 2402
Rug or carpet manufacturing NOC 2402
Rug or carpet manufacturing – jute or hemp 2220
Rum Distillery 2130
Rustproofing tools or other metal articles 3373
Rye milling 2014

S

Sack or bag manufacturing – cloth 2501
Saddle or harness manufacturing 4902
Saddle soap manufacturing 4557
Saddle tree manufacturing 2841
Saddlery hardware manufacturing 3146
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Sausage casing manufacturing – wholesale – no cleaning other than washing 8018
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Saw filer manufacturing – not drop or machine forged 3113
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Sewing machines – commercial – repairing, installing and dismantling in sewing plants and drivers 3724
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Soybean oil manufacturing – using solvent extraction process 4686
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Starch manufacturing 4703
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Steam pipe or boiler insulating and drivers 5183
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Steel frame erection – interior – by carpentry NOC – contractors 5403
Steel frame erection – interior – by contractors engaged in wallboard installation 5445
Steel frame erection – interior – by specialist contractor 5102
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Steel locker installation 5146
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Steel or iron merchant and driver 8106
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Stoker manufacturing 3632
Stone crushing and drivers 1710
Stone crushing – by road building contractors as part of road project and drivers 5508
Stone cutting or polishing NOC and drivers 1803
Stone digging for stone crushing plant 4000
Stone mining – underground 1164
Stone, mosaic, terrazzo or tile work – inside 5348
Stone or marble setting – inside 5348
Storage battery service station and drivers 8380
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Storage warehouse – cold 8291
Storage warehouse – furniture and drivers 8293
Store – agricultural implement – not farm machinery 8010
Store – automobile accessories – retail NOC and drivers 8046
Store – automotive replacement parts distributors – wholesale 8046
Store – bicycles – retail sale or rental – including repair 8010
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Store – clothing, wearing apparel or dry goods – retail 8008
Store – clothing, wearing apparel or dry goods – wholesale 8032
Store – coffee, tea or spice – retail 8006

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Store – dairy products – retail 8006
Store – delicatessen – retail 8006
Store – department – retail 8039
Store – drug – retail 8045
Store – drug – wholesale 8047
Store – dry goods – retail 8008
Store – dry goods – wholesale 8032
Store – electrical hardware – wholesale or retail 8010
Store – fish, meat or poultry dealer – retail 8031
Store – fish, meat or poultry dealer – wholesale 8021
Store – five and ten cent 8017
Store – florist and drivers 8001
Store – frozen or frosted food – retail 8006
Store – fruit or vegetable – retail 8006
Store – fruit or vegetable – wholesale 8018
Store – furniture and drivers 8044
Store – grocery – retail 8006
Store – grocery – wholesale 8018
Store – hardware 8010
Store – hide or leather dealer 8105
Store – jewelry – retail or wholesale 8013
Store – leather or hide dealer 8105
Store – meat, fish or poultry dealer – wholesale 8021
Store – meat, fish or poultry – retail 8031
Store – meat, grocery and provision (combined) – retail NOC (supermarket type) 8033
Store – radio or television parts and accessories 8010
Store – retail – NOC 8017
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Store – shoe retail 8008
Store – shoe – wholesale 8032
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Store – vegetable or fruit – retail 8006
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Storm doors or storm sash – installation – wood or metal 5645
Stove manufacturing 3169
Stove – installation, service or repair – residential 9519
Street cleaning and drivers 9402
Street or road construction – beautification work 0042
Street or road construction – paving or repaving and drivers 5506
Street or road construction – rock excavation and drivers 5508
Street or road construction – subsurface work and drivers 5507
Street or road making machinery manufacturing 3507
Street or road sodding or beautification work 0042
Street railroads 7382
Street railroads – garage employees 8385
Stucco or plastering work – outside of buildings 5022
Stump removal operations – by specialist contractors and drivers 0106
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Sugar manufacturing – beet 2021
Sugar refining 2021
Sulphur refining – refer to home office for treatment under Chemical and Dyestuff Rating Plan
Sun dial fabrication – metal 3041
Sunflower oil manufacturing – not using solvent extraction process 4683
Sunflower oil manufacturing – using solvent extraction process 4686
Sunglasses store 8013
Super charger manufacturing 3581

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Surgical dressings manufacturing 4693
Surgical instrument manufacturing 3685
Surgical or pharmaceutical goods manufacturing NOC 4693
Surveyor 8601
Suspender manufacturing 2501
Swap meet operation 9015
Sweeping – parking lots and streets 9402
Swimming instructors – independent – and drivers 9015
Swimming pool construction – iron or steel 5069
Swimming pool construction – not iron or steel and drivers 5223
Swimming pool maintenance – residential 9014
Swimming pool – public – operation 9015
Synthetic rubber intermediate manufacturing 4804
Synthetic rubber manufacturing 4751
Synthetic yarn manufacturing 2302
Syrup manufacturing – for carbonated beverage 4825
Syrup manufacturing – fruit – for soda fountains 2112
Syrup or molasses refining 2021
Syrup or molasses refining – blending or manufacturing 2021

T

Table and desk top manufacturing – veneered, no veneer manufacturing 2916
Table assembling – wood 2881
Table pad manufacturing – from cardboard and fabric 4307
Table tennis set manufacturing 4902
Tableware manufacturing – glass – no automatic blowing machines 4111
Tack manufacturing (nail type) 3270
Tailor shop 8017
Tailoring or dressmaking – custom exclusively 2503
Talc mill and drivers 1747
Talc – surface mining 1165
Tallow chandlers 4557
Tank building – metal – shop 3620
Tank building – wood – shop 2802
Tank charging – gases or compressed air 4635
Tank cleaning – oil or gas storage – inside 3726
Tank cleaning – oil or gas storage – outside 5474
Tank erection or repair – metal – within buildings exclusively 3726
Tank erection – spherical steel 5040
Tank erection – wooden 5403
Tank gun manufacturing 3548
Tank installation – gas stations and drivers 3724
Tank, seat or cabinet manufacturing – toilet – wood 2883
Tanning 2623
Tanning extract manufacturing 4825
Tanning parlor as a separate enterprise 9586
Tanning parlor in conjunction with health club 9063
Tape manufacturing – magnetic 4923
Tar – see "Asphalt or tar"
Tarpaulin manufacturing from canvas material 2501
Tattooing parlors 9586
Taxicab company and drivers – all other than garage employees 7370
Taxicab company – garage employees 8385
Taxidermist 9600
Taximeter or speedometer manufacturing 3574
Taximeters – installation or repair and drivers 8380

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Tea, coffee or grocery dealer – retail 8006
Telecommuting drafting employees 8871
Telephone answering service 8810
Telephone book delivery – see "Distributing companies"
Telephone booth – shop and installation 5535
Telephone installation – by specialist contractor, not telephone company 7605
Telephone manufacturing 3681
Telephone or telegraph apparatus manufacturing 3681
Telephone or telegraph company – all employees except office, exchange, or clerical 7600
Telephone or telegraph company – office, exchange, or clerical 8901
Telephone poles – treating 2960
Telephone, telegraph or fire alarm line construction and drivers 7601
Telescope manufacturing – with lens grinding 4150
Television antenna manufacturing 3146
Television cable company – clerical employees 8901
Television dinner manufacturing – all other kinds – except meat 2003
Television dinner manufacturing – meat 8021
Television or radio broadcasting station – all employees and clerical – drivers 7610
Television or radio broadcasting station – field announcers 7610
Television or radio stores 8017
Television, radio, telephone or telecommunication device manufacturing NOC 3681
Television set manufacturing 3681
Television transmission tower erection 5040
Television tube manufacturing 4112
Television, video, audio or radio set installation, service or repair and drivers 9516
Tennis ball manufacturing 4902
Tent, awning or canvas goods erection, removal or repair 5102
Tent or awning manufacturing – shop 2501
Termite control 9014
Terra cotta manufacturing 4053
Terrazzo, mosaic, stone or tile work – inside 5348
Tetryl explosives manufacturing 4771
Textile – bleaching, dyeing, mercerizing, finishing 2413
Textile fiber manufacturing – synthetic 2305
Textile machinery manufacturing 3515
Textile mending – invisible textile weaving of wearing apparel 2501
Textile or fiber waste reprocessing 2211
Theater NOC – all employees other than players, entertainers or musicians 9154
Theater NOC – players, entertainers or musicians 9156
Theater seats installation 5146
Theater – drive in – all employees 9154
Thermal flooding – drilling in connection with oil or gas well 6235
Thermometer manufacturing 3685
Thermostat installation – electric – and drivers 5190
Thermostat installation – not electric – and drivers 5183
Thermostat manufacturing 3179
Thread or yarn dyeing or finishing 2416
Thread or yarn manufacturing – cotton 2220
Thread or yarn manufacturing – silk 2302
Tie, post or pole yard and drivers 2960
Tile installation - non ceramic 5478
Tile manufacturing – decorative – non-structural 4062
Tile or earthenware manufacturing NOC and drivers 4021
Tile, stone, mosaic or terrazzo work – inside 5348
Timber buyers and cruisers 8601
Timber wharf construction 6003
Timekeepers – construction or erection 5610

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Tin foil manufacturing 3334
Tinning or galvanizing – not electrolytic 3373
Tinware manufacturing – pie plates, pails, waste baskets, ash cans, dustpans 3400
Toaster manufacturing 3179
Tobacco farms 0037
Tobacco rehandling or warehousing 2174
Tobacco store – retail 8017
Tobacco store – wholesale 8018
Toilet or towel supply company and route supervisors – drivers 2587
Toilet tissue manufacturing 4279
Tool manufacturing – agricultural, construction, logging, mining, oil or artesian well 3126
Tool manufacturing – drop or machine forged NOC – forging 3110
Tool manufacturing – drop machine forged NOC – machining 3114
Tool manufacturing – not drop or machine forged – NOC 3113
Tool sharpening – industrial tools 3632
Toothpaste compounding or preparation – no manufacturing of ingredients 4611
Toothpick manufacturing 2841
Torpedo manufacturing 3548
Towel or toilet supply company and route supervisors, drivers 2587
Towing service – see "Auto towing companies"
Toxicology research or analytical laboratory 4511
Toy manufacturing – cardboard 4279
Toy manufacturing – cloth – stuffed animals or toys 2501
Toy manufacturing – stamped or metal 3400
Toy manufacturing – wood 2841
Trackless trolley operators 7382
Trackless trolley – garage employees 8385
Tracks – stock car, jalopy races 9016
Traction engine or power plow manufacturing 3507
Tractor manufacturing – caterpillar-type 3507
Traffic control arm unit – installation, service or repair 5192
Traffic signal installation 6325
Trailer body manufacturing – not home-type – die-pressed steel 3822
Trailer body manufacturing – not home-type – other than die-pressed steel 3824
Trailer manufacturing – home-type 2812
Trailer parks or trailer camps – all operations and drivers 9015
Train operation – miniature at amusement park and drivers 9180
Transformer manufacturing 3681
Transistor research or analytical laboratory 4511
Trappers – animal 8831
Tree planting for reforestation 0005
Tree pruning, spraying, repairing, and drivers 0106
Tree removal operations – limited number from developed sites 6217
Tricycle manufacturing 3865
Trimmings or ribbons – hand sewing on finished garments 2388
Trimmings – manufacturing fancy trimming or piping – not manufacturing binding tape or ribbon 2388
Trinitrophenol explosives manufacturing 4771
Trombone manufacturing 3383
Trophy manufacturing – wooden 2881
Truck engine manufacturing 3827
Truck leasing company – long term and drivers – all employees other than salespersons 8380
Truck leasing company – long term – sales employees 8748
Truck manufacturing or assembly – entire vehicle 3808
Truck rental – hauling explosives or ammunition – all employees and drivers 8385
Truck rental and drivers – all employees other than garage employees 8002
Truck trailer refrigeration systems installation or repair at insured's premises 3179
Truck trailer refrigeration systems installation or repair away from insured's premises 3724

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Truck weighing station inspectors – permanent location 7720
Trucking – local hauling only – all employees and drivers 7228
Trucking – long distance hauling only – all employees and drivers 7229
Trucking – mail, parcel or package delivery – all employees and drivers 7231

Trucking – mail, parcel or package delivery – under contract with the U.S. Postal Service – all employees and drivers 7232
Trucking – oil field equipment – all employees and drivers 7222
Trucking – parcel or package delivery – all employees and drivers 7230
Trunk manufacturing – metal frames or fittings to be separately rated 2883
Tub assembly – cooperage 2881
Tube manufacturing – metal – collapsible 3334
Tube manufacturing – see "Pipe or tube"
Tubing manufacturing – iron or steel – for automobile exhaust systems 3028
Tubing manufacturing – nonferrous – for automobile exhaust systems 3022
Tuck pointing 5022
Tunnel (vehicular) or bridge operations and drivers 9019
Tunnel – spray cleaning of interior 9402
Tunneling – not pneumatic – all operations 6251
Tunneling – pneumatic – all operations 6260
Turbo supercharger manufacturing or repair 3581
Turpentine farm and drivers 0016
Tweezers manufacturing 3122
Twine, cordage or rope manufacturing NOC 2220
Tine or cord manufacturing – cotton 2220
Twist drills manufacturing – drop or machine forged 3114
Twist drills manufacturing – not drop or machine forged 3113
Type foundry 3336
Typewriter manufacturing 3574
Typewriter ribbon or carbon paper manufacturing 4251
Typewriter – installation, service or repair 5191

U

USL & HW Boat construction maintenance and repair or Marina construction replacement or expansion 6802
USL & HW Jetty, breakwater, dock and harbor facilities – construction, maintenance and repair – no structural steel erection – including all incidental operations and USL & HW Marine Diving – including all operations 7330
USL & HW Ship building and repair – iron or steel, including scraping, painting, caulking 6847
USL & HW Stevedoring – crane operations – crane and containerized operation – including all incidental operations. Stevedoring of explosive materials – including all incidental operations. 7325
USL & HW Iron and structural steel erection – maintenance, repair or painting – including bridge construction maintenance or repair – including all incidental operations 8707
USL & HW Stevedoring – hand labor, fork lift or towmotor operations – including all incidental operation – no crane operation 7310
USL & HW Stevedoring supervisors, shipping line tally workers, and port employees - no handling of materials, no stevedoring, loading or unloading of vessels 8708
U.S.O activities performed by Travelers' Aid Society 8742
U.S.O activities – mobile units 7380
U.S.O. activities – permanent location 9063
U.S.O. activities – refer to 9063 for classification treatment
Umbrella manufacturing 2501
Undercoating – automobiles 9505
Underpinning buildings or structures and drivers 5703
Undertaker and drivers 9620

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Upholstering 9522
Upholstering – away from shop 9521
Upholstery, carpet or rug cleaning and drivers 2585

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V

Vacuum cleaner service and repair 9519
Vacuum manufacturing 3179
Valve manufacturing 3634
Van conversion operation 8393
Varnish manufacturing – oleo-resinous 4561
Varnish manufacturing – spirit 4439
Vault construction or installation 5057
Vegetable growing 0008
Vegetable oil manufacturing – see "Oil manufacturing – vegetable"
Vegetable packing and drivers 8209
Velvet or plush manufacturing 2300
Vending machine manufacturing 3559
Vending or coin operated machines – installation, service or repair and salespersons, drivers 5192
Veneer manufacturing 2714
Veneer products manufacturing – including veneer manufacturing 2915
Veneer products manufacturing – no veneer manufacturing 2916
Venetian blind assembly 2881
Venetian blind installation 9521
Venetian blind laundries – and drivers 2585
Ventilating system installation – see "Air conditioning"
Vermiculite manufacturing 1699
Vibroflotation process – building foundations 6204
Video, audio, radio and television equipment installation, service or repair and drivers 9516
Video games – coin operated, installation, service or repair 5192
Vinegar bottling 2156
Vinegar manufacturing 2143
Vinyl siding installation – all other than 5645 or 5651 type dwellings 5403
Vinyl siding installation – detached one or two family dwellings 5645
Vinyl siding installation – dwellings – three stories or less 5651
Virus, anti-toxin or serum manufacturing and drivers 5951
Vitamin manufacturing 4825
Vitriol manufacturing 4815
Vodka distillery 2130
Voting machine manufacturing 3574

W

Wagon or carriage manufacturing or assembly 3808
Wall coating manufacturing – stucco type 4036
Wall covering or metal ceiling installation and shop – drivers 5535
Wall switches manufacturing – electrical 3179
Wallboard installation – within buildings and drivers 5445
Wallet manufacturing from leather, imitation leather or vinyl 2688
Wallpaper manufacturing 4279
Wallpaper or paint stores – retail 8017
Wallpaper or paint stores – wholesale 8018
Warehouse space rental – no storing of goods for others 9015
Warehousing NOC 8292
Warehousing – cold storage 8291
Warehousing – furniture and drivers 8293
Washer or gasket manufacturing – not metal 2651
Washing machines – coin operated, installation, service or repair 5192
Washing machines – installation, service or repair – residential 9519
Washing or cleaning of interior walls 9014
Watch case manufacturing 3383

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Watch manufacturing 3385
Watchguards – construction or erection 5610
Watchmaker tool manufacturing – drop or machine forged 3114
Watchmaker tool manufacturing – not drop or machine forged 3113
Water cooling tower erection 3724
Water flooding – drilling in connection with oil or gas well 6235
Water heater manufacturing 3169
Watermain or connection construction and drivers 6319
Water meter manufacturing 3634
Water skiing exhibitions and drivers 9180
Water slides and drivers 9180
Water softener – installation or service – domestic and drivers 5183
Water towers – erection 5040
Water well cleaning – cistern type and drivers 9402
Waterproofing – application by brush or hand caulking gun 5474
Waterproofing – excavation work necessary or incidental thereto 6217
Waterproofing – exterior walls or subterranean structures by apparatus inserted in ground 9014
Waterproofing – exterior – with trowel 5022
Waterproofing – interior – with trowel 5480
Waterproofing – spray gun, cement gun or other pressure apparatus 5213
Waterworks operation and driver 7520
Wave pools and drivers 9180
Wax manufacturing 4557
Wax products manufacturing 4557
Waxed paper manufacturing 4279
Wearing apparel or household furnishings dealer – retail 8006
Weather stripping installation 5437
Weaving mills using mixed yarns 2302
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NATIONAL COUNCIL ON COMPENSATION INSURANCE (NCCI)
NUMERICAL INDEX OF CLASSIFICATIONS

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NCCI Code	Phraseology
0005■	FARM: NURSERY EMPLOYEES AND DRIVERS. Includes incidental landscape gardening. **CROSS-REF**. Farm: Tree or Shrub & Drivers.
0008■	FARM: GARDENING-MARKET OR TRUCK & DRIVERS **CROSS-REF**. Farm: Vegetable & Drivers
0016■	FARM: ORCHARD AND DRIVERS **CROSS-REF.** Turpentine Farm & Drivers – includes the incidental distillation of turpentine or resin from tree gums. Removal of stumps, logging, or lumbering, wood distillation to be separately rated.
0034■	FARM: POULTRY OR EGG PRODUCER AND DRIVERS **CROSS-REF**. Apiary & Drivers.
0035■	FARM: FLORIST AND DRIVERS. Applies to cultivating or gardening. **CROSS-REF**. Vegetable Growing – Hydroponic & Drivers.
0036■	FARM: DAIRY AND DRIVERS. Processing of raw milk received from others and manufacturing of butter, cheese and ice cream to be separately rated.
0037■	FARM: FIELD CROPS AND DRIVERS **CROSS-REF.** Farm: NOC and Drivers
0042●	LANDSCAPE GARDENING AND DRIVERS. Includes laying out grounds, planting trees, shrubs, flowers or lawns. Excavation, filling or backfilling to be separately rated as 6217- Excavation NOC. Codes 0042 and 9102– Park NOC may be assigned to the same risk.
0050●	FARM MACHINERY OPERATION – BY CONTRACTOR – AND DRIVERS. Sales or manufacturing of merchandise, machinery or equipment to be separately rated. **CROSS-REF.** Clearing of Right-of-Way –Electric, Power, Telephone, Burglar, or Fire Alarm Lines: Brush or Weed Control –Chemical & Drivers; Hay Bailing and Drivers.
0079■	FARM: BERRY OR VINEYARD & DRIVERS **CROSS-REF.** Farm – Berry and Drivers; Farm – Vineyard and Drivers
0083■	FARM: CATTLE OR LIVESTOCK RAISING NOC AND DRIVERS **CROSS-REF**. Artificial Insemination of Cattle: All Other Employees & Drivers; Farm: Goat Raising & Drivers; Farm: Sheep Raising & Drivers
0106●	TREE PRUNING, SPRAYING, REPAIRING - ALL OPERATIONS AND DRIVERS **CROSS-REF.** Tree Pruning, Trimming, or Spraying-All Operations & Drivers for existing Right-Of-Way-Electric, Power, Telephone, Burglar, or Fire Alarm Lines; Stump Removal Operations-by Specialist Contractor & Drivers; Tree Pruning and Removal-All Operations & Drivers-Natural Catastrophe
0113■	FARM: FISH HATCHERY AND DRIVERS
0170■	FARM: ANIMAL RAISING AND DRIVERS. Applies to fur bearing animals.
0251	IRRIGATION WORKS OPERATION AND DRIVERS. Code 0251 and the farm classifications shall not be

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assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Irrigation system construction to be separately rated as 6229.

0400 COTTON COMPRESSING AND DRIVERS. Includes incidental warehouses. Codes 0400 and 0401 – Cotton Gin shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

0401 COTTON GIN OPERATION AND LOCAL MANAGERS, DRIVERS. Applies during both ginning and dormant seasons. Includes installation or repair of equipment; yard workers, weighers, seed or fuel haulers.

0917 RESIDENTIAL CLEANING SERVICES BY CONTRACTOR – INSIDE. Applicable to businesses engaged in providing residential services performed inside a customer's residence. Refer to Code 9014 for commercial cleaning services and cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants. Domestic workers employed by a business, other than a business described by Code 0917, are classified to the appropriate domestic code.
CROSS REF. Pet sitting services & drivers

1005 COAL MINING – SURFACE AND DRIVERS. Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

1016 COAL MINING–NOC. Including all operations above or below ground; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery; drivers, chauffeurs and their helpers.

1112 BLACK LUNG ADDITIONAL COVERAGE – UNDERGROUND COAL MINING

1115 BLACK LUNG ADDITIONAL COVERAGE – COAL MINING – SURFACE OR STRIP

1116 BLACK LUNG ADDITIONAL COVERAGE – NOT INCIDENTAL TO COAL MINING

1164 MINING NOC- NOT COAL – UNDERGROUND AND DRIVERS. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Contemplates mining with shafts, tunnels or drifts.

1165 MINING NOC- NOT COAL – SURFACE AND DRIVERS. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Does not contemplate mining with shafts, tunnels or drifts. Codes 1165 and 1164 – Mining NOC – Underground shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

1320 OIL OR GAS LEASE OPERATOR – ALL OPERATIONS AND DRIVERS. Separately rate: Erecting or dismantling of derricks, drilling, installation or recovery of casing; well shooting; cementing; tank building; topping operations or gasoline recovery.
CROSS REF. Gas or Oil Lease Operator – Natural Gas – All Operations and Drivers – this cross reference has the same footnote as Oil or Gas Lease Operator – All Operations and Drivers.

1322● OIL OR GAS WELL – CLEANING OR SWABBING OF OLD WELLS HAVING PREVIOUSLY PRODUCED GAS OR OIL – BY CONTRACTOR – NO DRILLING – AND DRIVERS. Not available to a concern or contractor doing work in connection with a new well which has not yet been completed. Such concern or contractor shall be assigned to 6235 – Oil or Gas Well – Drilling or Redrilling.

1430 SMELTING, SINTERING OR REFINING – LEAD – AND DRIVERS
CROSS REF. Lead Manufacturing and Drivers – includes red or white lead.

1438 SMELTING, SINTERING OR REFINING–METALS – NOT IRON OR LEAD – NOC AND DRIVERS
CROSS REF. Blast Furnace Operation and Drivers – includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or product. Mining, slag excavation, quarrying, coke manufacturing or the erection of furnaces to be separately rated; Calcium Carbide Manufacturing and Drivers;

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Magnesium Metal Manufacturing – All Operations and Drivers – milling or grinding of magnesium, metal, mining or quarrying to be separately rated; Smelting-Electric Process and Drivers – includes the manufacturing of artificial abrasives, carbon or graphite. Steel manufacturing to be separately rated.

1452 ORE MILLING AND DRIVERS – Includes concentration or amalgamation. Codes 1452 and 1430 or 1438 – Smelting, Sintering or Refining shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Graphite Manufacturing – Not Artificial and Drivers – artificial graphite manufacturing to be rated as 1438 – Lead Manufacturing.

1463 ASPHALT WORKS AND DRIVERS – Operated by Paving Contractors–Permanent Location. Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.
CROSS REF. Coal Billet or Briquet Manufacturing and Drivers – manufacturing of by-products to be separately rated.

1472 DISTILLATION – WOOD – AND DRIVERS – Includes distillation of alcohol or manufacturing of creosote or acetates.
CROSS REF. Alcohol Manufacturing – Wood and Drivers; Charcoal Manufacturing and Drivers – includes distillation; Creosote Manufacturing and Drivers – applies to the manufacturing of creosote from wood tar.

1624 QUARRY NOC AND DRIVERS – Includes operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.
CROSS REF. Roof Slate Manufacturing or Slate Splitting and Drivers – includes quarrying, construction, repair, or maintenance of all buildings, structures or equipment; installation of machinery. Slag Digging and Crushing & Drivers.

1642 LIME MANUFACTURING – Excavation or digging, mining or quarrying to be separately rated.

1654 QUARRY – CEMENT ROCK – SURFACE AND DRIVERS – Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery, and is applicable only to surface quarries operated by cement manufacturers, provided that at least 75% of the stone quarried is used in the actual cement manufacturing. If more than 25% of the quarry output is used for other than cement manufacturing, such operations shall then be classified under 1624 – Quarry NOC.

1655 LIME MANUFACTURING – QUARRY – SURFACE – AND DRIVERS – Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery. Applicable only to surface quarries operated by lime manufactures, provided that at least 75% of the stone quarried is used in the actual lime manufacture. If more than 25% of the quarry output is used for other than lime manufacturing, such operations shall be classified under 1624- Quarry NOC.
CROSS REF. Quarry-Limestone-Surface and Drivers – this cross-reference has the same footnote as Lime Manufacturing – Quarry – Surface and Drivers

1699 ROCK WOOL MANUFACTURING – Excavation or digging, dredging, mining, or quarrying to be separately rated.

1701 CEMENT MANUFACTURING – Excavation or digging, dredging, mining or quarrying to separately rated.
CROSS REF. Plaster Mill-quarrying to be separately rated.

1710 STONE CRUSHING AND DRIVERS – No quarrying. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 1710 are conducted as a separate and distinct business.

1741 FLINT OR SPAR GRINDING AND DRIVERS – Digging, mining or quarrying to be separately rated.
CROSS REF. Silica Grinding and Drivers – digging, mining or quarrying to be separately rated.

1747 EMERY WORKS AND DRIVERS – Applies to crushing or grinding. Digging, mining or quarrying to be separately rated.

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CROSS REF. Clay Milling & Drivers–digging, mining, or quarrying to be separately rated; Talc Mill and Drivers – digging, mining or quarrying to be separately rated.

1748 ABRASIVE WHEEL MANUFACTURING AND DRIVERS – Ore milling or the manufacturing of artificial abrasives to be separately rated.

1803 STONE CUTTING OR POLISHING NOC AND DRIVERS – Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as 1624 – Quarry.
CROSS REF. Slate Milling and Drivers – no slate splitting or roofing slate manufacturing. Quarrying or mining to be separately rated. Soapstone Products Manufacturing – quarrying to be separately rated; Hone Stone Manufacturing; Oil Stone Manufacturing – the following footnote is applicable to hone or oil stone manufacturing: Quarrying to be separately rated; Flint Grinding and Drivers, Silica Grinding and Drivers, Spar Grinding and Drivers – the following footnote is applicable to flint, silica or spar grinding: Digging, mining or quarrying to be separately rated.

1852 ASBESTOS GOODS MANUFACTURING – Includes spinning or weaving.

1853 MICA GOODS MANUFACTURING AND MICA PREPARING – Mining to be separately rated.

1860 ABRASIVE PAPER OR CLOTH PREPARATION – Paper or cloth manufacturing to be separately rated.

1924 WIRE DRAWING OR CABLE MANUFACTURING – NOT IRON OR STEEL

1925 DIE CASTING MANUFACTURING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 1925 are conducted as a separate and distinct business.

2001 CRACKER MANUFACTURING

2002 MACARONI MANUFACTURING

2003 BAKERY AND DRIVERS, ROUTE SUPERVISORS
CROSS-REF. Doughnut: Manufacturing & Drivers.

2014 2014 GRAIN OR FEED MILLING
Note: Field crops such as wheat, oats, barley, rye, rice, or corn and the preparation of cereal or compound feeds for livestock is contemplated. Grain storage away from the milling plant or grain storage that is not directly connected to the plant by a piping or conveyor system to be separately rated as Code 8304-Grain Elevator Operation & Local Managers, Drivers.

2016 CEREAL OR BAR MFG.
Note: Includes the manufacturing of ready-to-eat or hot cereal from wheat, barley, rice, corn, oats, etc. The manufacturing of breakfast bars, granola bars, power bars, energy bars, diet bars, low carbohydrate (low carb) bars, etc., where the primary ingredients are the grains listed, soy-based ingredients, and naturally or chemically mixed or blended ingredients, is also included. Candy bars or chocolate bars are separately rated to Code 2041-Confection Mfg. [___]Businesses engaged in grain milling exclusively must be separately rated to Code 2014-Grain or Feed Milling.

2021 SUGAR REFINING
CROSS REF. Molasses or Syrup Refining, Blending or Manufacturing – not glucose manufacturing; Beet Sugar Manufacturing.

2039 ICE CREAM MANUFACTURING AND DRIVERS

2041 CANDY, CHOCOLATE AND CONFECTION MFG
Note: Products within this classification are defined as a sweet confection rich in sugar, artificial sweeteners and/or other sweeteners. The finished product may be sweet, sour or tart. Includes cocoa manufacturing from beans. Products include but are not limited to candy bars, chocolate bars, chewing gum, taffy, jellybeans,

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marzipan and mochi.

2065 MILK PRODUCTS MANUFACTURING NOC
CROSS-REF. Condensed Milk Manufacturing; Malted Milk Manufacturing–includes dehydration of milk.

2070 CREAMERY OR DAIRY AND ROUTE SUPERVISORS, DRIVERS – Includes the manufacturing of butter or cheese and the processing of raw milk received from others. Ice cream manufacturing to be separately rated as 2039. Production of raw milk to be rated as Code 0036.
CROSS REF. Butter or Cheese Manufacturing and Route Supervisors, Drivers; Milk Bottle Exchange – All Employees and Drivers – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2070 are conducted as a separate and distinct business; Milk Depot or Milk Dealer and Route Supervisors, Drivers – includes preparation of products for distribution. Ice cream manufacturing to be separately rated as 2039.

2081 BUTCHERING – Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Codes 2081 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by the classifications are conducted as separate and distinct businesses.
CROSS REF. Slaughtering – same footnote as Butchering; Stockyard and Butchering – same footnote as Butchering.

2089 PACKING HOUSE – ALL OPERATIONS – Includes butchering or the handling of livestock. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2089 are conducted as a separate and distinct business.

2095 MEAT PRODUCTS MANUFACTURING NOC – Codes 2095 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering or handling of livestock.
CROSS REF. Fish Curing – applies to shore or dock work only; Sausage or Sausage Casing Manufacturing – this cross reference has the same footnote as Meat Products Manufacturing NOC.

2105 FRUIT PACKING – Fruit evaporating or preserving to be separately rated as 2112. Canneries to be separately rated as 2111.

2110 PICKLE MANUFACTURING

2111 CANNERY NOC. Can manufacturing to be separately rated as 3220.

2112 FRUIT EVAPORATING OR PRESERVING – Includes jam, jelly or cooked fruit syrup manufacturing. No canneries. No fruit juice manufacturing. Can Manufacturing to be separately rated as 3220.

2114 OYSTER PROCESSING – Applies to shore or dock work only. Includes sorting, shucking, washing or packing. Codes 2114 and 2111- Cannery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Clam Digging. This cross reference has the same footnote as Oyster Processing.

2121 BREWERY AND DRIVERS – Includes distributing stations.
CROSS REF. Malt House and Drivers.

2130 SPIRITUOUS LIQUOR DISTILLERY – Includes grain alcohol manufacturing. Warehousing, blending, rectifying or bottling to be separately rated as 2131 – Spirituous Liquor Bottling.
CROSS REF. Alcohol Manufacturing – Grain – All Operations.

2131 SPIRITUOUS LIQUOR BOTTLING – Includes warehousing, rectifying or blending. Distilling of spirituous liquor to be separately rated as 2130 – Spirituous Liquor Distillery.

2143 FRUIT JUICE MFG. & DRIVERS

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Note: Includes incidental fruit preserving or bottling. Can manufacturing to be separately rated as 3220.
CROSS REF. Winery
Note: Applies to all operations including bottling. Distilling to be separately rated as 2130 Spirituous Liquor Distillery.

2156 BOTTLING–NOT CARBONATED LIQUIDS – OR SPIRITUOUS LIQUORS AND ROUTE SUPERVISORS, DRIVERS – Incudes sign erection or repair. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2156 are conducted as a separate and distinct business.

2157 BOTTLING NOC AND ROUTE SUPERVISORS, DRIVERS – Includes sign erection or repair.
CROSS REF. Carbonated Beverage Manufacturing NOC and Route Supervisors, Drivers – this cross reference has the same footnote as Bottling NOC and Route Supervisors, Drivers.

2172 CIGARETTE MANUFACTURING
CROSS REF. Cigar Manufacturing; Tobacco Manufacturing NOC – can manufacturing to be separately rated as 3220.

2174 TOBACCO REHANDLING OR WAREHOUSING

2211 COTTON BATTING, WADDING OR WASTE MANUFACTURING
CROSS REF. Shoddy Manufacturing; Wool Combing or Scouring – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2211 are conducted as a separate and distinct business.

2220 YARN OR THREAD MANUFACTURING – COTTON
CROSS REF. Carpet or Rug Manufacturing – Jute or Hemp; Cordage, Rope or Twine Manufacturing NOC; Cord or Twine Manufacturing – Cotton; Cotton Spinning and Weaving; Flax Spinning and Weaving; Hemp Spinning and Weaving; Jute Spinning and Weaving; Linen Cloth Manufacturing; Rope Manufacturing NOC; Rug Manufacturing – Jute or Hemp; Thread Manufacturing – Cotton; Twine Manufacturing – Cotton; Twine Manufacturing NOC.

2286 WOOL SPINNING AND WEAVING
CROSS REF. Yarn Manufacturing – Wool – Codes 2286 and 2220 – Yarn or Thread Manufacturing – Cotton – shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

2288 FELTING MANUFACTURING

2300 PLUSH MANUFACTURING
CROSS REF. Velvet Manufacturing

2302 SILK THREAD OR YARN MANUFACTURING
CROSS REF. Silk Throwing and Weaving; Thread Manufacturing – Silk; Yarn Manufacturing – Silk.

2305 TEXTILE FIBER MANUFACTURING – SYNTHETIC – Applicable to the manufacture of rayon, acetate, nylon, polyester and similar synthetic textile fibers. Pyroxylin manufacturing to be separately rated as 4459.
CROSS REF. Rayon Manufacturing – Pyroxylin Manufacturing to be separately rated as 4459.

2361 HOSIERY MANUFACTURING – Yarn Manufacturing to be separately rated

2362 KNIT GOODS MANUFACTURING NOC. – Yarn Manufacturing to be separately rated.
CROSS REF. Glove or Mitten Manufacturing – Knit – same footnote as Knit Goods Manufacturing NOC.

2380 WEBBING MANUFACTURING – Jute Webbing Manufacturing to separately rated as 2220 – Jute or Hemp Spinning.
CROSS REF. Braid or Fringe Manufacturing; Net Manufacturing – not applicable to wire nets. Cordage or

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twine manufacturing to be separately rated.

2386 LACE MANUFACTURING

2388 EMBROIDERY MANUFACTURING

2402 CARPET OR RUG MANUFACTURING NOC

2413 TEXTILE – BLEACHING, DYEING, MERCERIZING, FINISHING Applies to new goods. Not cleaning or dyeing of garments.
CROSS-REF. Cloth Printing: Silk Screen Process: Machinery Operations –applies to operations preliminary to or following the hand printing process.

2416 YARN DYEING OR FINISHING – No yarn or thread manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2416 are conducted as a separate and distinct business.
CROSS REF. Thread Dyeing or Finishing – same footnote as Yarn Dyeing or Finishing.

2417 CLOTH PRINTING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2417 are conducted as a separate and distinct business.

2501 CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC
CROSS REF. Awning or Tent Mfg – Shop – the installation, removal or repair of awnings or tents away from shop shall be classified to 5102-Awning Erection. Unless payroll records are accurately maintained, showing the amount of payroll expended for shop work, the entire payroll shall be assigned to Code 5102-Canvas Goods Erection.; Bag or Sack Mfg – Cloth – applies to the manufacture of cotton, burlap or gunny bags or sacks; Bag Renovating – applies to the renovating or repairing of bags or sacks and includes sewing; Cloth Printing: Silk Screen Process: Hand Printing–includes drying; Collar mfg.; Cushion, Pillow or Quilt Mfg. – no mattress or box spring manufacturing; Doll Clothing or Cloth Dolls or Cloth Parts Mfg. – includes dressing of dolls; Draperies or Curtains: Mfg.–From Cloth, Paper, or Plastic–Cutting and Sewing; Feather Pillow Mfg. – no mattress or box spring mfg.; Fur Clothing Manufacturing–preparation of skins to be separately rated; Furnishing Goods Manufacturing NOC – includes wearing apparel, draperies or household furnishings from textile fabrics; Hat Mfg.; Lingerie Mfg.; Millinery Mfg. – applies to ladies' trimmed hats; Sail Making - Shop; Shirt Mfg.; Suspender Mfg. – buckle, webbing or leather parts manufacturing to be separately rated; Sign Manufacturing – Silk Screen Printing: Cloth – Codes 2501, 3064 and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9554; Textile: Mending–applies to invisible textile weaving of wearing apparel; Toy Manufacturing: Cloth Stuffed Animals or Toys; Umbrella Mfg. – manufacturing of frames, handles or hardware to be separately rated; Window: Shade Mfg.–roller manufacturing to separately rated.

2503 DRESSMAKING OR TAILORING – CUSTOM EXCLUSIVELY – Not manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2503 are conducted as a separate and distinct business.

2534 FEATHER OR FLOWER MANUFACTURING – ARTIFICIAL
CROSS REF. Hair Goods Manufacturing – applies to products made from human hair.

2570 MATTRESS OR BOX SPRING MANUFACTURING – Includes pillow, quilt or cushion manufacturing. Separately rate the manufacturing of wire springs or excelsior.

2585 LAUNDRY NOC AND ROUTE SUPERVISORS, DRIVERS – Collecting or distributing stores, no laundering at the same location, to be rated as 8017 – Store retail NOC.
CROSS REF. Carpet Cleaning and Drivers; Diaper Service and Route Supervisors, Drivers – applies to infants' apparel laundry; Rug Cleaning and Drivers; Upholstery Cleaning and Drivers – applies to shop or outside operations.

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2586 CLEANING OR DYEING AND ROUTE SUPERVISORS, DRIVERS – Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be rated as 8017 – Store – Retail NOC

2587◆ TOWEL OR TOILET SUPPLY CO AND ROUTE SUPERVISORS, DRIVERS – No laundry operations

2589 LAUNDRY AND DRY CLEANING STORE – RETAIL – AND ROUTE SUPERVISORS, DRIVERS – Applicable only to neighborhood-type establishments engaged in both laundering and dry cleaning on the premises. Collecting or distributing stores, no laundering or dry cleaning at the same location, to be rated as 8017 – Store – Retail – NOC.

2600 FUR PROCESSING – PREPARING SKINS

2623 **LEATHER MFG.-INCLUDING TANNING, LEATHER EMBOSSING, AND WOOL PULLING** – Includes processing of patent or enamel leather.

2651 SHOE STOCK MANUFACTURING – Includes counter, heel or sole cutting
CROSS REF. Shoe Findings Manufacturing – applies to the manufacturing of tongues, linings or facings

2660 BOOT OR SHOE MANUFACTURING NOC

2670 GLOVE MANUFACTURING – LEATHER OR TEXTILE – Tanning of leather or manufacturing of textile fabric to be separately rated.

2683 LUGGAGE MANUFACTURING – Applies to the manufacture of traveling bags and hand luggage. Trunk manufacturing to be separately rated as Code 2883.

2688 LEATHER GOODS MANUFACTURING NOC
CROSS REF. Leather Belting Manufacturing; Pocketbook Manufacturing – applies to the manufacturing of leather or fabric pocketbooks.

2701 LOGGING OR TREE REMOVAL - LOG HAULING & DRIVERS

2702 LOGGING OR TREE REMOVAL - NON MECHANIZED OPERATIONS – Includes transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads. Mill operations to be separately rated as 2710 – Sawmill.
CROSS REF. Clearing of Right-of-Way–Electric, Power, Telephone, Burglar, or Fire Alarm Lines: Tree Removal–New Right-of-Way & Drivers; Dam or Lock Construction:Timber Cutting and Removal and Drivers – includes incidental brush cutting and removal.

2709 LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS

2710 SAWMILL – Storage and subsequent handling of processed lumber to be separately rated as 8232 – Lumberyard.
CROSS-REF. Shingle Manufacturing–Wood.

2714 VENEER MANUFACTURING

2731 PLANING OR MOLDING MILL – Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All yard operations including all drivers and their helpers shall be assigned to the appropriate yard classification, 8232. Lumberyards, building material dealers, or fuel and material dealers to be separately rated.

2735 FURNITURE STOCK MANUFACTURING
CROSS REF. Barrel Stock Manufacturing – applies to the manufacture of heads, hoops or staves. Barrel Assembly to be separately rated as 2881 – Cooperage Assembly; Last Block Manufacturing, Cooperage Stock Manufacturing – applies to the manufacture of heads, hoops or staves. Cooperage Assembly to be

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separately rated as 2881. Pencil Stock Manufacturing – wood.

2759 PALLET, BOX OR BOX SHOOK MANUFACTURING – WOODEN

2790 PATTERN MAKING NOC – Manufacturing of metal jigs, fixtures, or dies to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2790 are conducted as a separate and distinct business.
CROSS REF. Last or Shoe Form Manufacturing; Wood: Carving–by Hand or Machine.

2802 CARPENTRY – SHOP ONLY – AND DRIVERS – Codes 2802 and 2731 – Planing or Molding Mill shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumberyards, building material dealers or fuel and material dealers to be separately rated. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop operations, all yard operations, including all drivers, shall be rated in the appropriate yard classification, 8232.
CROSS REF. Assembled Millwork Manufacturing – Wood & Drivers; Door Manufacturing-Wood-and Drivers; Sash , Door or Assembled Millwork: Manufacturing – Wood and Drivers. The above three cross references have the same footnote as Carpentry – Shop Only. Fence: Manufacturing–Wood, Picket & Drivers; Laminated Wood Building Beams and Columns Manufacturing & Drivers; Prefabricated House Manufacturing–Wood–applicable to shop work. Installation to be separately rated.

2812 CABINET WORKS – WITH POWER MACHINERY
CROSS REF. Automobile: Trailer Manufacturing–Home Type; Sign Manufacturing: Wood – No Painting, Using Power Machinery – Codes 2812, 2881 and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9545, 9549, or 9552.

2835 BRUSH OR BROOM ASSEMBLY – Applies to assembly only with no sawing, molding or turning of backs or handles

2836 BRUSH OR BROOM MANUFACTURING NOC. – Include assembling and sawing, molding or turning of backs and handles.

2841 WOODENWARE MANUFACTURING NOC
CROSS REF. Brush or Broom Handle Manufacturing – applies only to the sawing, molding or turning of backs or handles, with no assembling; Cork Products Manufacturing; Pipe Manufacturing – Wooden, Tobacco; Shade Roller Manufacturing – Wood – includes manufacture of metal parts; Shuttle Manufacturing; Toy Manufacturing: Wood; Window: Shade Roller Manufacturing; Wood Turned Products Manufacturing NOC.

2881 FURNITURE ASSEMBLY – WOOD – FROM MANUFACTURED PARTS – Includes finishing. Codes 2881 and 2883 – Furniture Manufacturing and 2735 – Furniture Stock Manufacturing – shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Barrel or Cooperage Assembly – Stock Manufacturing to be separately rated as 2735 – Cooperage Stock Manufacturing; Cabinet Works – no power woodworking machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 2881 are conducted as a separate and distinct business; Coffin Manufacturing or Assembly – Wood – includes the manufacturing of metal fittings; Casket Manufacturing or Assembly – Wood. This cross reference has the same footnote as Coffin Manufacturing or Assembly – Wood; Picture Frame Assembly–No Manufacturing of Parts; Sign Manufacturing: Wood – No Painting or Using Power Machinery – Codes 2812, 2881, and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9545, 9549 or 9552. Venetian Blind Assembly – applies to assembly from manufactured parts. Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 2881 are conducted

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as a separate and distinct business.

2883 FURNITURE MANUFACTURING – WOOD – NOC – Includes assembling and finishing.
CROSS REF. Billiard Table Manufacturing – includes installation; Cabinet Manufacturing for Audio or Visual Device – includes installation of components; Piano Case Manufacturing – Codes 2883 and 2923 – Piano Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses; Trunk Manufacturing – metal frames or fittings to be separately rated.

2913 RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MANUFACTURING – Includes upholstering.

2915 VENEER PRODUCTS MANUFACTURING – Includes veneer manufacturing
CROSS REF. Plywood Manufacturing–includes Veneer Manufacturing.

2916 VENEER PRODUCTS MANUFACTURING – NO VENEER MANUFACTURING
CROSS REF. Plywood Manufacturing: No Veneer Manufacturing

2923 PIANO MANUFACTURING – Includes assembling or finishing operations, and manufacturing of the piano action. Also applies to player pianos.
CROSS REF. Musical Instrument Manufacturing – Wood – NOC; Organ Building and Installation.

2942 PENCIL, PENHOLDER OR CRAYON MANUFACTURING

2960 WOOD PRESERVING AND DRIVERS – Includes yard or incidental woodworking operations.
CROSS REF. – Tie, Post or Pole Yard and Drivers – includes preserving operations. Codes 2960 and 8232 – Lumberyard or 2702 – Logging or Lumbering shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

3004 IRON OR STEEL: MANUFACTURING: STEELMAKING – AND DRIVERS – Applies to electric or open hearth furnaces, Bessemer or crucible processes. Includes blooming mills or forging or rolling mills. Blast furnace operation or coke manufacturing to be separately rated.

3018 IRON OR STEEL: MANUFACTURING: ROLLING MILL AND DRIVERS – Applies to all iron or steel rolling mills with or without puddling furnaces. Separately rate: steel making, blast furnace operation, coke manufacturing. Not applicable to rolling mills in plants operating open hearth, Bessemer, electric or crucible steel furnaces.

3022 PIPE OR TUBE MANUFACTURING -NOC AND DRIVERS

3027 ROLLING MILL NOC AND DRIVERS – Applicable to brass, copper or other soft metals. Not copper-coated steel bars. Wire drawing, steel making or iron or steel rolling to be separately rated.
CROSS REF. – Lead Works & Drivers–includes sheet, pipe or shot. Smelting to be separately rated; Pipe or Tube Manufacturing–Lead & drivers–smelting to be separately rated.

3028 PIPE OR TUBE MANUFACTURING – IRON OR STEEL AND DRIVERS – Iron or steel making to be separately rated. Soil pipe foundries shall be rated as 3081 – Foundry – Ferrous NOC.

3030 IRON OR STEEL – FABRICATION – IRON OR STEEL WORKS – SHOP – STRUCTURAL AND DRIVERS – Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel, or rolling mills to be separately rated.

3040 IRON OR STEEL – FABRICATION – IRON WORKS – SHOP – ORNAMENTAL AND DRIVERS – Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or manufacturing ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other non-structural iron or steel work. Blast furnace or convertor operation, casting of steel, rolling mills to be separately rated.

3041 IRON OR STEEL – FABRICATION – IRON WORKS – SHOP – DECORATIVE OR ARTISTIC AND FOUND-

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RIES, DRIVERS – Applies to the manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work. Codes 3041 and 3040 – Iron Works shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

3042 ELEVATOR OR ESCALATOR MANUFACTURING

3064 SIGN MANUFACTURING – METAL OR NEON. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9545, 9549 or 9552.
CROSS REF. Silk Screen Printing: Metal – Codes 2501, 3064 and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9545, 9549, or 9552.

3069 SHEET METAL PRODUCTS MFG. — MFG & Installation - used in conjunction with 5535

3076 SHEET METAL PRODUCTS MFG – SHOP ONLY – Includes metal furniture, filing equipment and incidental woodworking. Separately rate – manufacturing of fireproof doors or shutters which are wood, covered with metal, or structural or reinforcing materials.
CROSS REF. Airplane: Subassemblies Manufacturing–Metal–includes the manufacture of cowling, wings, tabs, and ailerons. Codes 3076 and 3830–Airplane Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses; Bedstead Manufacturing or Assembly – Metal; Casket or Coffin Manufacturing or Assembly – Metal; Fireproof Equipment Manufacturing; Furniture Manufacturing – Metal; Soda Water Fountain or Apparatus Manufacturing; Jalousie or Jalousie Screen: Manufacturing; Refrigerator Manufacturing – Metal – Domestic or Commercial: 3179 – manufacturing or assembling the refrigerating unit, 3076 – all other operations.

3081 FOUNDRY – FERROUS – NOC
CROSS REF. Enameled Ironware Manufacturing

3082 FOUNDRY – STEEL CASTINGS
CROSS REF. Car Wheel Manufacturing – Railroad

3085 FOUNDRY – NON-FERROUS

3110 FORGING WORK – DROP OR MACHINE – Includes trimming. The machining of forgings or die making operations shall be assigned to 3632 – Machine shop
CROSS REF. Chain Manufacturing – Forged; Tool Manufacturing – Drop or Machine Forged – NOC; Forging – includes trimming.

3111 BLACKSMITH – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3111 are conducted as a separate and distinct business.
CROSS REF. Pipe Bending and Cutting – this cross reference has the same footnote as Blacksmith.

3113 TOOL MANUFACTURING – NOT DROP OR MACHINE FORGED – NOC

3114 TOOL MANUFACTURING – DROP OR MACHINE FORGED – NOC – MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS

3118 SAW MANUFACTURING
CROSS REF. File Manufacturing; Saw–Sharpening.

3119 NEEDLE MANUFACTURING
CROSS REF. Pen Point Manufacturing

3122 CUTLERY Manufacturing NOC
CROSS REF. Razor Manufacturing NOC.

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3126 TOOL MFG. – AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL

3131 BUTTON OR FASTENER MANUFACTURING -METAL
CROSS REF. Zipper Manufacturing

3132 NUT OR BOLT MANUFACTURING – Steel making or rolling mills to be separately rated.
CROSS REF. Spike Manufacturing – steel making or rolling mills to be separately rated.

3145 SCREW MANUFACTURING
CROSS REF. Automatic Screw Machine Products Manufacturing – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3145 are conducted as a separate and distinct business.

3146 HARDWARE MANUFACTURING NOC
CROSS REF. Horseshoe Manufacturing – steel making or rolling mills to be separately rated; Skate Manufacturing

3169 STOVE MANUFACTURING

3175 RADIATOR OR HEATER MANUFACTURING – Applies to cast-iron radiators or heaters

3179 ELECTRICAL APPARATUS MANUFACTURING NOC – Includes electrical fixtures or appliances. Codes 3179 and 3643 – Electric Power or Transmission Equipment Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate an distinct businesses.
CROSS REF. Refrigerator Manufacturing – Metal – Domestic or Commercial: 3179 – manufacturing or assembling the refrigerating unit, 3076 – all other operations.

3180 ELECTRIC OR GAS LIGHTING FIXTURES MANUFACTURING – Codes 3180 and 3643 – Electric Power or Transmission Equipment Manufacturing or 3179 – Electrical Apparatus Manufacturing NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

3188 PLUMBERS' SUPPLIES MANUFACTURING NOC – Not applicable to any risk whose operations are substantially described by other classifications in this manual.

3220 CAN MANUFACTURING

3223 LAMP OR PORTABLE LANTERN MANUFACTURING – Shall not be assigned to a risk engaged in the operations described by another classification unless the operations subject to Code 3223 are conducted as a separate and distinct business.

3224 ENAMEL WARE MFG.
CROSS REF. Agate Ware Manufacturing

3227 ALUMINUM WARE MANUFACTURING – Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to separately rated.

3240 WIRE ROPE MANUFACTURING – IRON OR STEEL – No wire drawing.
CROSS REF. Cable Manufacturing – Iron or Steel – no wire drawing. Manufacturing of insulated electrical cable to be separately rated as 4470 – Cable Manufacturing.

3241 WIRE DRAWING – IRON OR STEEL – Includes wire rope or cable manufacturing.

3255 WIRE CLOTH MANUFACTURING – Wire drawing to be separately rated as 1924 or 3241.

3257 WIRE GOODS MANUFACTURING NOC – Wire drawing to be separately rated as 1924 or 3241.

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CROSS REF. Chain Manufacturing: Formed or Welded–applies to risks manufacturing chains from wire; Fence Manufacturing – Wire.

3270 EYELET MANUFACTURING
CROSS REF. Nail Manufacturing – steel making or rolling mills to be separately rated; Pin Manufacturing; Razor Manufacturing – Safety; Tack Mfg.

3300 BED SPRING OR WIRE MATTRESS MANUFACTURING – Box spring manufacturing to be separately rated as 2570.

3303 SPRING MANUFACTURING – Not wire springs. The manufacturing of wire springs shall be rated as 3257 – Wire Goods Manufacturing.

3307 HEAT-TREATING-METAL – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3307 are conducted as a separate and distinct business.

3315 BRASS OR COPPER GOODS MANUFACTURING
CROSS REF. Explosives or Ammunition Manufacturing – Cartridge or Shell Case Manufacturing – Metal – insertion of percussion caps or primers, loading or testing with explosives to be separately rated.

3334 TIN FOIL MANUFACTURING

3336 TYPE FOUNDRY
CROSS REF. Castings Manufacturing–Metal–Lost Wax Process.

3365● WELDING OR CUTTING NOC AND DRIVERS –Applies to both shop and outside work and includes incidental machining operations. Shall not be assigned at a single job or location to a risk engaged in operations described by another classification. An exception exists in that work under air pressure shall be rated as 6252 – Shaft Sinking or 6260 – Tunneling; work in connection with demolition jobs shall be rated as wrecking; work in connection with iron or steel erection shall be so rated; work in connection with oil or gas pipeline construction shall be rated as 6233 – Oil or Gas Pipeline Construction.

3372 ELECTROPLATING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.
CROSS REF. Detinning – includes incidental manufacturing of tin or tin compounds; Metal: Finishing.

3373 GALVANIZING OR TINNING – NOT ELECTROLYTIC – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3373 are conducted as a separate and distinct business.

3383 JEWELRY MANUFACTURING
CROSS REF. Gold Leaf Manufacturing; Silverware Manufacturing; Watchcase Manufacturing; Musical Instrument Manufacturing – Metal NOC.

3385 WATCH MANUFACTURING – Watch case manufacturing to be separately rated as 3383.
CROSS REF. Clock Manufacturing.

3400 METAL STAMPED GOODS MANUFACTURING – NOC AND METAL STAMPING MFG – NOC.
CROSS REF. Metal Stamping Manufacturing – applicable to mass production manufacturing of stamped metal articles including, but not limited to, license plates, tags, toys, pie plates, buckets and waste baskets.

3507 CONSTRUCTION OR AGRICULTURAL MACHINERY MANUFACTURING
CROSS REF – Cotton Gin Machine Manufacturing; Dredge, Steam Shovel or Construction Machinery Manufacturing NOC; Locomotive Works; Mining or Ore Milling Machinery Manufacturing; Power Plow or Traction Engine Manufacturing; Road or Street Making Machinery Manufacturing; Safe Manufacturing or Repairing; Tractor Manufacturing–Caterpillar Type.

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3515 TEXTILE MACHINERY MANUFACTURING
CROSS REF. Loom Harness or Reed Manufacturing

3548 PRINTING OR BOOKBINDING MACHINE MANUFACTURING
CROSS REF. Arms Manufacturing NOC – steel making, forging, shell manufacturing or shell loading to be separately rated.

3559 CONFECTION MACHINE MANUFACTURING

3574 COMPUTING, RECORDING OR OFFICE MACHINE MANUFACTURING NOC
CROSS REF. Air pressure or Steam Gauge Manufacturing; Arms Manufacturing – Small-applies to arms .50 caliber or under. Cartridge manufacturing or cartridge loading to be separately rated – see EXPLOSIVES; Cash Register Manufacturing; Explosives or Ammunition Manufacturing: Cartridge Manufacturing or Assembly- Small Arms- includes manufacturing of components, other than cartridge case manufacturing, mixing of fulminate, charging or loading. Explosives or fulminate manufacturing to be separately rated; Gas Meter Manufacturing; Sewing Machine Manufacturing; Sewing Machines–Commercial: Repairing and Rebuilding Sewing Machines, Cutters, and Parts in Shop; Slot Machine Manufacturing–vending machine manufacturing to be separately rated; Speedometer or Taximeter Manufacturing; Typewriter Manufacturing.

3581 FUEL INJECTION DEVICE MANUFACTURING – Includes the manufacture of devices used in vehicles or other equipment to monitor, meter, or distribute fuel such as but not limited to carburetors, fuel pumps, super chargers, turbor chargers and throttle bodies.

3612 PUMP MANUFACTURING – Foundry operations to be separately rated.
CROSS REF. Engine Manufacturing NOC – foundry operations to be separately rated.

3620 BOILERMAKING
CROSS REF. Military Tank Hull Manufacturing or Assembly – includes armor plate cutting, forming or heat-treating. Steel manufacturing or foundries to be separately rated. Tank Building – metal – Shop.

3629 PRECISION MACHINED PARTS MANUFACTURING NOC – Applies only to risks where the plans or specifications require that not less than 50% of all machining operations performed by the risk shall be held to final tolerances of .001 inches or closer. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3629 are conducted as a separate and distinct business.

3632 MACHINE SHOP NOC. Foundry operations to be separately rated.
CROSS REF. Automotive: Machine Shop– no work on vehicles. Applies to operations involving the repair of parts that have been removed from the vehicle by others. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3632 are conducted as a separate and distinct business; Explosives or Ammunition Manufacturing: Projectile or Shell Manufacturing – includes incidental "Nosing In" – not cartridge or shell case manufacturing. Forging or casting of shapes or loading or testing with explosives to be separately rated; Tool Sharpening–Industrial Tools.

3634 VALVE MANUFACTURING
CROSS REF. Automatic Sprinkler Head Manufacturing; Sprinkler Head Manufacturing – applies to automatic sprinklers; Water Meter Manufacturing.

3635 GEAR MANUFACTURING OR GRINDING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3635 are conducted as a separate and distinct business.

3638 BALL OR ROLLER BEARING MANUFACTURING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3638 are conducted as a separate and distinct business.

3642 BATTERY MANUFACTURING – DRY

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3643 ELECTRIC POWER OR TRANSMISSION EQUIPMENT MANUFACTURING – Includes the manufacturing or repair of motors, generators, convertors, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.
CROSS REF. Sewing Machines–Commercial: Repairing and Rebuilding Electric Motors.

3647 BATTERY MANUFACTURING – STORAGE

3648 AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MANUFACTURING NOC

3681 TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MANUFACTURING NOC
CROSS REF. Electrical Cord Set, Radio or Ignition Harness Assembly.

3685 INSTRUMENT MANUFACTURING NOC -Applies to professional or scientific instruments.
CROSS REF. Thermometer Manufacturing

3719● OIL STILL ERECTION OR REPAIR – Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power plants, or other structures incidental to an oil refinery but not integral parts of the distillation units, chimney construction, and pile driving.

3724● MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC AND DRIVERS – Code 3724 shall not be assigned to employees of insureds engaged in such work on the premises of the insured. Such payroll must be included in the governing classification.
CROSS REF. Air-Conditioning Systems: Non-Portable: Machinery Installation or Repair of Compressors, Motors or Other Machinery & Drivers; Door: Installation–Overhead & Drivers; Electrical Apparatus Installation or Repair and Drivers – Code 3724 shall not be assigned to employees of insureds engaged in the installation or repair of electrical apparatus on the premises of the insured. Such payroll must be included in the governing classification. Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings or the making of service connections to be separately rated as Code 7538 –Electric Light or Power Line Construction; Floodlights–Erection of Temporary Floodlights & Drivers; Gas or Oil: Burner Installation NOC & Drivers; Millwright Work NOC and Drivers – applies to the erection or repair of machinery or equipment. Code 3724 shall not be assigned to employees of insureds engaged in millwright work on the premises of the insured. Such payroll must be included in the governing classification. Pump Installation: NOC & Drivers; Refrigeration: Commercial: Installation or Repair of Compressors, Motors, or Other Machinery & Drivers; Satellite Dish Installation: Applies to Ground or Roof Mounted Installations: Erection of Dish and Auxiliary Equipment; Scales–Installation or Adjustment: Platform or Beam Type & Drivers; Sewing Machine Manufacturing: Sewing Machines–Commercial: Repairing, Installing, and Dismantling in Sewing Plants & Drivers; Tank: Installation–Gasoline Service Stations & Drivers.

3726● BOILER INSTALLATION OR REPAIR – STEAM – Includes the construction or repair of foundations.
CROSS REF. Boiler Scaling – shall not be assigned at a single job or location to a risk engaged in operations described by another classification; Cleaning: Tanks or Tank Cars; Tank Erection or Repair – Metal – Within Buildings Exclusively – includes construction or repair of foundations.

3803 AUTOMOBILE WHEEL MANUFACTURING – METAL – NOT CAST

3807 AUTOMOBILE RADIATOR MANUFACTURING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3807 are conducted as a separate and distinct business.

3808 AUTOMOBILE MANUFACTURING OR ASSEMBLY
CROSS REF. Carriage or Wagon Manufacturing or Assembly – baby carriage manufacturing to be separately rated as 3865.

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3821◆ AUTOMOBILE RECYCLING AND DRIVERS
Note: Includes the dismantling, salvaging or junking of parts. Store employees who do not engage in other operations and have no yard exposure are assigned to Code 8046.

3822 AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MANUFACTURING – DIE-PRESSED STEEL – Includes bus, truck or trailer body repair or service. Codes 3822 and 3808 – Automobile Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

3824 AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MANUFACTURING – NOC – Includes bus, truck or trailer body repair or service – Codes 3824 and 3808 – Automobile Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

3826 AIRCRAFT ENGINE MANUFACTURING

3827 AUTOMOBILE ENGINE MANUFACTURING

3830 AIRPLANE MANUFACTURING

3851 MOTORCYCLE MANUFACTURING OR ASSEMBLY

3865 BABY CARRIAGE MANUFACTURING
CROSS REF. Bicycle Manufacturing or Assembly

3881 CAR MANUFACTURING – RAILROAD AND DRIVERS

4000 SAND OR GRAVEL DIGGING AND DRIVERS – Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.
CROSS REF. Clay or Shale Digging and Drivers has the same footnote as Sand or Gravel Digging and Drivers.

4021 BRICK OR CLAY PRODUCTS MANUFACTURING NOC AND DRIVERS – Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.
CROSS REF. The following cross reference has the same footnote as Brick or Clay Products Manufacturing – NOC and Drivers – Earthenware or Tile Manufacturing NOC and Drivers.

4024 REFRACTORY PRODUCTS MANUFACTURING AND DRIVERS – Includes the manufacturing of fire bricks, boiler or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles and similar products manufactured from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.
CROSS REF. Brick Manufacturing – Fire or Enameled and Drivers – applicable only to the manufacturing of bricks from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.

4034 CONCRETE PRODUCTS MANUFACTURING AND DRIVERS -Applies to shop or yard work only. Includes the manufacturing of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products, and may be applied only when the operations described are conducted as a commercial enterprise at a permanent location. Not available at a construction site or for any plant established or operated in connection with construction work.

4036 PLASTER BOARD OR PLASTER BLOCK MANUFACTURING AND DRIVERS – Quarrying, crushing or grinding to be separately rated as 1624 – Quarry NOC.

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CROSS REF. Plaster Mixing and Drivers – no crushing or grinding. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4036 are conducted as a separate and distinct business; Staff Mixing and Drivers-this cross reference has the same footnote as plaster mixing and drivers.

4038 PLASTER STATUARY OR ORNAMENT MANUFACTURING – Applies to papier-mache´ plaster forms.
CROSS REF. Dress Form Manufacturing – applies to papier-mache´ or plaster forms.

4053 POTTERY MANUFACTURING – CHINA OR TABLEWARE – Mining, quarrying or clay digging to be separately rated.
CROSS REF. Terra-Cotta Manufacturing – applies to decorative or architectural terra-cotta. Mining, quarrying or clay digging to be separately rated.

4061 POTTERY MANUFACTURING – EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST – Codes 4061 and 4062 – Pottery Manufacturing – Porcelain Ware Press Forming shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mining, quarrying or clay digging to be separately rated.

4062 POTTERY MANUFACTURING – PORCELAIN WARE – MECHANICAL PRESS FORMING – Mining, quarrying or clay digging to be separately rated.

4101 GLASS MANUFACTURING – AND DRIVERS – Includes the manufacturing of blown sheet window, polished plate, ribbed, rolled, colored, figured or wire glass. Digging or quarrying to be separately rated.

4111 GLASSWARE MANUFACTURING – NO AUTOMATIC BLOWING MACHINES – Digging or quarrying to be separately rated.

4112 INCANDESCENT LAMP MANUFACTURING

4113 GLASS MANUFACTURING – CUT

4114 GLASSWARE MANUFACTURING NOC – Digging or quarrying to be separately rated.

4130 GLASS MERCHANT – Includes bending, grinding, beveling or silvering of plate glass.

4131 MIRROR MANUFACTURING – Codes 4131 and 4130 – Glass Merchant shall not be assigned to the same risk unless the operations described by these classifications are conducted as separately and distinct businesses. Manufacturing of glass, frames, backs or handles to be separately rated.

4133 CATHEDRAL OR ART GLASS WINDOW MANUFACTURING – Includes glass manufacturing
CROSS REF. Glass Window Manufacturing – Stained – includes glass manufacturing.

4150 OPTICAL GOODS MANUFACTURING NOC
CROSS REF. – Computer Chip Manufacturing; Lens Manufacturing – Ground

4206 PULP MANUFACTURING – GROUND WOOD PROCESS – Logging or lumbering to be separately rated.

4207 PULP MANUFACTURING – CHEMICAL PROCESS – Logging or lumbering to separately rated.

4239 PAPER MFG. – Includes card, bristol, paper, straw, fiber or leather board. Refer to Code 4206 or 4207 for pulp mfg.
CROSS REF. Particleboard Manufacturing

4240 BOX MANUFACTURING – SET UP PAPER – Paper or paperboard manufacturing to be separately rated.

4243 BOX MANUFACTURING – FOLDING PAPER – NOC –Paper or paperboard manufacturing to be separately rated.

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4244 CORRUGATED OR FIBERBOARD CONTAINER MANUFACTURING – Includes corrugating or laminating of paper. Paper or paperboard manufacturing to be separately rated.

4250 PAPER COATING – Not building, roofing paper or felt preparation.
CROSS REF. Paper Corrugating or Laminating . Codes 4250 and 4244 – Corrugated or Fiberboard Container Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as a separate and distinct business. Paper manufacturing to be separately rated as 4239; Paper Crepeing. Paper Manufacturing to be separately rated as 4239; Paper Oiling, Paraffining, Parchmentizing or Waxing – this cross reference has the same footnote as Paper Crepeing.

4251 STATIONERY MANUFACTURING – Manufacturing of metal rings, posts, screws, separators or fittings to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4251 are conducted as a separate and distinct business.
CROSS REF. Carbon Paper or Typewriter Ribbon Manufacturing – paper manufacturing to be separately rated as 4239; Inked Ribbon Preparation – this cross reference has the same footnote as Carbon Paper or Typewriter Ribbon Manufacturing; Loose Leaf Ledger or Notebook Manufacturing – manufacturing of metal rings, posts, screws, separators or fitting to be separately rated.

4263 FIBER GOODS MANUFACTURING – Fiberboard manufacturing to be separately rated as 4239 – Paper Manufacturing.

4273 BAG MANUFACTURING – PLASTIC OR PAPER – Paper or plastic manufacturing to be separately rated.

4279 PAPER GOODS MANUFACTURING – NOC – Paper manufacturing to be separately rated as 4239.
CROSS REF. – Match Manufacturing – lumbering operations to be separately rated as 2702 – Logging or Lumbering. Wallpaper Manufacturing – includes designing, printing or finishing. Paper Manufacturing to be separately rated as 4239.

4282 DRESS PATTERN MANUFACTURING – PAPER – Includes designers, drafting employees, cutters. Magazine printing to be separately rated as 4299 – Printing.
CROSS REF. Boot or Shoe Pattern Manufacturing – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4282 are conducted as a separate and distinct business; Music Roll Manufacturing – Perforated Paper – paper manufacturing to be separately rated as 4239.

4283 BUILDING OR ROOFING PAPER OR FELT PREPARATION – NO INSTALLATION – Not applicable to asphalt or tar distillation or refining plants which include the saturating of paper or felt as part of their operations. Paper or felt manufacturing to be separately rated.

4299 PRINTING – Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 – Clerical; reporters, advertising or circulation solicitors to be separately rated as 8742 – Salespersons.
CROSS REF. Electrotyping; Lithographing – this cross-reference has the same footnote as Printing; Playing Card Manufacturing – paper or cardboard manufacturing to be separately rated as 4239; Rubber Stamp Manufacturing or Assembly – manufacturing of frames, backs or handles to be separately rated; Sign Manufacturing: Plastic or Vinyl Computer-Generated Letters or Graphics: No Painting or Using Power Machinery –includes designing and cutting letters or graphics and mounting on premanufactured surfaces of fabric, metal, plastic, or wood and the cutting, forming or molding of mounting services. Codes 4299 and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from shop to be separately rated as Codes 9521, 9545, 9549 or 9552; Silk Screen Printing: Paper or Posterboard, Plastic or Wood – Codes 2501, 3064, and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from shop to be separately rated as Codes 9521, 9545, 9549, or 9552.

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4304 NEWSPAPER PUBLISHING – Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 – Clerical. Reporters, advertising or circulation to be separately rated as 8742 – Salespersons. Newscarriers shall be assigned to the governing classification of the risk by which they are employed, except that newscarriers using motor vehicles or bicycles in connection with their operations shall be separately rated as 7380 Drivers.

4307 BOOKBINDING

4351 PHOTOENGRAVING

4352 ENGRAVING
CROSS REF. China Decorating–By Hand.

4360 MOTION PICTURE – DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS. Marketing of the product through film exchanges at locations other than the studio to be separately rated as 4362- Motion picture – Film Exchange.

4361 PHOTOGRAPHER – ALL EMPLOYEES AND CLERICAL, SALESPERSONS, DRIVERS – Includes incidental retail store and photo processing employees. As respects aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground classification.
CROSS REF. Film Print Shops–All Employees & Clerical, Salespersons, Drivers–includes developing and printing of film.

4362◆ MOTION PICTURE – FILM EXCHANGE AND PROJECTION ROOMS, CLERICAL – Applies to film exchanges not located at motion picture studios.
CROSS REF. Film Exchange and Clerical – includes projection rooms. Film exchanges located at motion picture studios to be separately rated as 4360-Motion Picture.

4410 RUBBER GOODS MANUFACTURING NOC
CROSS REF. Boot or Shoe Manufacturing – Rubber – includes combined rubber and fabric boots or shoes; Rubber Reclaiming

4420 RUBBER TIRE MANUFACTURING. Tire recapping to be separately rated.

4431 MAGNETIC AND OPTICAL MEDIA MFG. – Includes audio or visual recording media mfg. and recording tape or disk mfg.
CROSS REF. Phonograph Record Mfg.

4432 PEN MANUFACTURING – includes the manufacture of all types of handwriting implements that use ink or similar fluids.
CROSS REF. Pen Manufacturing – Fountain or Ball-point; Pencil Manufacturing – Mechanical.

4439 LACQUER OR SPIRIT VARNISH MANUFACTURING -Includes mixing of thinners or solvents but no nitrocellulose manufacturing. Assign risks engaged in the manufacturing of nitrocellulose, thinners or solvents to the appropriate chemical Code 4828 or 4829.

4452 PLASTICS MANUFACTURING – FABRICATED PRODUCTS NOC – Applicable to the manufacturing of plastic goods by such operations as machining, bending, buffing or polishing using raw materials in the form of sheets, rods or tubes. Also applicable to the manufacturing of plastic goods by a dipping process. Not applicable to any operations properly assignable to chemical Codes 4828 or 4829.
CROSS REF. Bone or Ivory Goods Manufacturing; Horn Goods Manufacturing; Fabricated Products Manufacturing – applies to the manufacturing of horn goods by such operations as machining, bending, buffing or polishing.

4459 PLASTICS MANUFACTURING – SHEETS, RODS, OR TUBES – Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose or to any operations properly assignable to chemical

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Codes 4828 or 4829.
CROSS REF. Pyroxylin Manufacturing – applicable to the nitration of cellulose to produce soluble cotton for the preparation of lacquers or pyroxylin plastics. The nitration of cellulose for the manufacturing of explosives to be separately rated.

4470 CABLE MANUFACTURING – INSULATED ELECTRICAL – Wire drawing to be separately rated as 1924 or 3241.
CROSS REF. Wire Insulating or Covering – includes incidental wire stranding. Wire drawing to be separately rated as 1924 or 3241.

4484 PLASTICS MANUFACTURING – MOLDED PRODUCTS NOC – Applicable to the manufacturing of plastic goods by injection or compression molding. Includes die making and all machining, finishing, assembling and forming operations in connection with the molded products. Not applicable to any operations properly assignable to chemical Codes 4828 or 4829.
CROSS REF. Button Manufacturing NOC; Doll or Doll Parts Manufacturing or Assembly – manufacturing of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls to be separately rated.

4493 FABRIC COATING OR IMPREGNATING NOC – Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber
CROSS REF. Leather Manufacturing – Imitation; Linoleum Manufacturing; Oil Cloth Manufacturing

4511 ANALYTICAL CHEMIST – Includes laboratory and outside employees. Shall not be assigned to risk engaged in operations described by another classification unless the operations subject to Code 4511 are conducted as a separate and distinct business.
CROSS REF. Assaying – this cross reference has the same footnote as Analytical Chemist.

4557 INK MANUFACTURING
CROSS REF. – Buffing or Polishing Compounds Manufacturing; Candle Manufacturing–shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4557 are conducted as a separate and distinct business; Dressing or Polish Manufacturing – applies to shoe, stove, harness, furniture, automobile or metal polish or dressing manufacturing. Can manufacturing to be separately rated as 3220. Grease or Oil Mixing or Blending – Codes 4557 and 4740 – Oil Refining, or 8350–Oil or Gasoline Dealer shall not be assigned to the same risk unless operations described by these classifications are conducted as separate and distinct businesses. No rendering or petroleum refining. Can Manufacturing to be separately rated as 3220; Mucilage or Paste Manufacturing; Wax Manufacturing; Wax Products Manufacturing

4558 PAINT MANUFACTURING – Pigment or lead compound manufacturing to be separately rated.
CROSS REF. Color Grinding, Blending or Testing – applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the manufacturing of ingredients. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4558 are conducted as a separate and distinct business; Whiting Manufacturing – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4558 are conducted as a separate and distinct business.

4561 VARNISH MANUFACTURING – OLEO – RESINOUS – Manufacturing of solvents, spirit varnishes, lacquers or dopes to be separately rated.

4568 SALT, BORAX OR POTASH PRODUCING OR REFINING AND DRIVERS – Includes driving of wells and pumping. Mining to be separately rated as 1164.

4581 PHOSPHATE WORKS AND DRIVERS – Mining to be separately rated as either 1164 or 1165.

4583 FERTILIZER MANUFACTURING AND DRIVERS – Not rendering or garbage works. Includes manufacturing plants solely engaged in the wet or dry mixing of fertilizers. Fertilizer dealer to be separately rated under Code 8215. Codes 4583 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

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4611 DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING OR BLENDING – NO MANUFACTURING OF INGREDIENTS – Codes 4611 and 4825 – Drug, Medicine or Pharmaceutical Preparation Manufacturing – Includes Manufacturing of Ingredients shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container manufacturing to be separately rated as 3220 – Can Manufacturing.
CROSS REF. Cosmetics Manufacturing–manufacturing of ingredients to be separately rated.

4635 OXYGEN OR HYDROGEN MANUFACTURING AND DRIVERS – Includes tank charging.
CROSS REF. Acetylene Gas Manufacturing and Drivers – includes tank charging; Carbonic Acid Gas Manufacturing and Drivers – includes tank charging.

4653 GLUE MANUFACTURING AND DRIVERS – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4653 are conducted as a separate and distinct business.

4665 RENDERING WORKS NOC AND DRIVERS – No garbage reduction. Codes 4665 and 4583 Fertilizer Manufacturing or 2089 Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

4670 COTTONSEED OIL MANUFACTURING – MECHANICAL AND DRIVERS – Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, weighers, seed or fuel haulers.
CROSS REF. Cottonseed Oil Manufacturing – Solvent and Drivers – this cross reference has the same footnote as Cottonseed Oil Manufacturing – Mechanical and Drivers.

4683 OIL MANUFACTURING – VEGETABLE- NOC
CROSS REF. Cottonseed Oil Refining – Cottonseed Oil Manufacturing to be separately rated as 4670; Lard Refining – codes 4683 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

4686 OIL MANUFACTURING – VEGETABLE – SOLVENT EXTRACTION PROCESS. Manufacturing of cottonseed oil to be separately rated as 4670.

4692 DENTAL LABORATORY

4693 PHARMACEUTICAL OR SURGICAL GOODS MANUFACTURING NOC

4703 CORN PRODUCTS MANUFACTURING
CROSS REF. – Dextrine Manufacturing; Starch Manufacturing

4717 BUTTER SUBSTITUTE MANUFACTURING – codes 4717 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

4720 SOAP OR SYNTHETIC DETERGENT MANUFACTURING – Contemplates the manufacturing of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.

4740 OIL REFINING – PETROLEUM – AND DRIVERS Oil producing to be separately rated.
CROSS REF – Gasoline Recovery and Drivers – applies to recovery from casing head or natural gas.

4741 ASPHALT OR TAR DISTILLING OR REFINING AND DRIVERS – Includes the manufacturing of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt. Felt or paper manufacturing or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.

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4751 SYNTHETIC RUBBER MANUFACTURING – Synthetic rubber intermediate manufacturing to be separately rated as 4829.

4771 EXPLOSIVES OR AMMUNITION MANUFACTURING: NOC & DRIVERS. Includes the following operations whether conducted by individual enterprises or as combined multiple enterprises: bag loading – propellant charges; black powder manufacturing; cap, primer, fuse, booster, or detonator assembly; cartridge charging or loading; fireworks manufacturing; high explosives manufacturing; projectile, bomb, mine, or grenade loading; projectile or shell manufacturing; shell case loading and smokeless powder manufacturing – single base.

4777 EXPLOSIVES DISTRIBUTORS AND DRIVERS – Includes the preparation of blasting agents and the distribution of high explosives. Blasting operations to be separately rated as 6217. No high explosives manufacturing.
CROSS REF. Blasting Agents – Preparation or Distribution and Drivers – includes distribution of high explosives. Blasting operations to be separately rated as 6217. No high explosives manufacturing.

4825 DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MANUFACTURING – Includes Manufacturing of Ingredients – Codes 4825 and 4611 – Drug, Medicine or Pharmaceutical Preparation – No manufacturing of ingredients – shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Manufacturing of metal containers to be separately rated as 3220-Can manufacturing.
CROSS REF. – Essential Oils Manufacturing & Distillation; Extract Manufacturing–applies to dyewood, licorice tanning perfumery, medicinal or flavoring extract manufacturing. Includes distillation of essential oils; Licorice Extract Manufacturing

4828 CHEMICAL BLENDING OR MIXING NOC – ALL OPERATIONS AND DRIVERS – shall not be assigned to a risk engaged in the manufacture of chemicals.

4829 CHEMICAL MANUFACTURING NOC – ALL OPERATIONS AND DRIVERS – INCLUDES BLENDING OR MIXING. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gases; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation.
CROSS REF. Acid Manufacturing; Ammonia Manufacturing; Ammonium Nitrate Manufacturing – includes dehydration and graining; Synthetic Rubber: Intermediate Manufacturing – oil refining, gasoline recovery, acetylene gas manufacturing, and alcohol manufacturing to be separately rated; Vitriol Manufacturing.

4902 SPORTING GOODS MANUFACTURING NOC
CROSS REF. Fishing Rod and Tackle Manufacturing; Golf: Clubs–Manufacturing or Assembling; Harness or Saddle Manufacturing; Whip Manufacturing.

4923 PHOTOGRAPHIC SUPPLIES MFG. – Chemical manufacturing plants or manufacturers of non–safety film to be separately rated.

5020● CEILING INSTALLATION – SUSPENDED ACOUSTICAL GRID TYPE – Insulation work separately rated.

5022● **MASONRY NOC**
CROSS REF – Fireplace Construction; Hod Hoist or Construction Elevator Installation, Repair or Removal & Drivers –
Note: The following operations will be classified as:
5213-concrete or concrete encased buildings or structures
5057-iron or steel buildings or structures
5022-masonry buildings or structures
6003-piers or wharfs
5403-wooden buildings or structures including those designed for dwelling occupancy;
Plastering or Stucco Work–On Outside of Buildings; Silo Erection: Masonry or Tile; Wrecking Buildings or

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Structures – Not Marine – All operations – Masonry Buildings or Structures – includes salespersons and clerical at wrecking site.

5037● PAINTING – METAL STRUCTURES – OVER TWO STORIES IN HEIGHT AND DRIVERS – Includes shop operations. The painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash to be separately rated as 5474 – Painting NOC.
CROSS REF. Painting – Metal Bridges and Shop Operations and Drivers.

5040● IRON OR STEEL – ERECTION – FRAME STRUCTURES
CROSS REF. Iron or Steel Erection – Metal Bridges; Iron or Sheet Erection – Iron – Exterior – includes work on balconies, fire escapes, staircases, fireproof shutters; Iron or Steel, Erection – Radio, Television or Water Towers, Smokestacks or Gas Holders.

5057● IRON OR STEEL – ERECTION NOC
CROSS REF. Derrick or Oil Rig Erecting or Dismantling – All Operations – Metal – 5057, Wood – 5403. The foregoing two classes include the construction of foundations or structures and the installation of equipment.; Hod Hoist or Construction Elevator Installation, Repair or Removal & Drivers
Note: The following operations will be classified as:
5213-concrete or concrete encased buildings or structures
5057-iron or steel buildings or structures
5022-masonry buildings or structures
6003-piers or wharfs
5403-wooden buildings or structures including those designed for dwelling occupancy;
Scaffolding - Scaffold installation, repair or removal –built up from the ground–not suspended or swinging type. Concrete or cement distributing towers installation, repair or removal. Erection, repair or removal of concrete or cement distributing towers by contractors as an incidental part of their construction work shall be included in the classification with which the work is associated.; Vault Construction or Installation – applies to fire or burglarproof vaults; Wrecking Building or Structures – Not Marine – All Operations – Iron or Steel Buildings or Structures - includes salespersons and clerical at wrecking site.

5059● IRON OR STEEL – ERECTION – FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT. Code 5040- Iron or Steel Erection – Frame Structures shall not be assigned to the same job or location to which Code 5059 applies.

5069● IRON OR STEEL – ERECTION – CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT
CROSS REF. Military Reservation Construction:
1. The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel – Carpentry – 5651; Concrete Construction – Not Monolithic Concrete Construction – 5215; Iron or Steel Erection – Not Over Two Stores in Height – 5069.
2. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to appropriate manual classifications.

5102● DOOR, DOOR FRAME OR SASH ERECTION – METAL OR METAL COVERED. Installation of storm doors or storm sash to be separately rated as 5645 Carpentry. Overhead door installation to be separately rated as 3724 – Millwright Work.
CROSS REF. Awning Manufacturing and Erection–Metal: Erection by an Insured Engaged in the Erection of Canvas Products; Awning, Tent or Canvas Goods Erection, Removal or Repair – applies to operations away from the shop; Decorating – applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations; Draperies or Curtains: Installation in Public Buildings NOC; Iron or Steel – Door or Sash Erection – Metal; Iron or Steel – Iron, Brass or Bronze Erection – Decorative or Artistic; Iron or Steel; Iron, Brass or Bronze Erection – Non- Structural – Interior.

5146● FURNITURE OR FIXTURES INSTALLATION – PORTABLE -NOC. Applies to installation in offices or stores.

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CROSS REF. Modular Partition or Workstation Installation: Partition Installation–Metal

5160● ELEVATOR ERECTION OR REPAIR

5183● PLUMBING NOC AND DRIVERS. Applicable to gas, steam, hot water or other types of pipe fitting. Includes house connections and shop operation. Automatic sprinkler installation to be separately rated as 5188.
CROSS REF. Air-Conditioning Systems: Non-Portable: Plumbing & Drivers; Boiler or Steam Pipe Insulating & Drivers–includes shop. Applies to the application of cork or other nonconducting materials; Carrier System–Pneumatic–Installation or Repair & Drivers–applies to work inside of buildings. Installation of freight carrier systems rated as 3724–Millwright Work; Gas or Oil: Burner Installation–Domestic & Drivers; Lawn: Sprinkler System Installation–Underground & Drivers–irrigation and drainage system construction to be separately rated as Code 6229; Pump Installation: Domestic & Drivers; Refrigeration: Commercial: Pipe Fitting Including the Installation of Tubing & Drivers; Refrigeration: Domestic: Includes Cleaning, Oiling, or Adjusting: Pipe Fitting Including the Installation of Tubing; Sewer: Cleaning of Building Connections Using Portable Equipment & Drivers.

5188● AUTOMATIC SPRINKLER INSTALLATION AND DRIVERS
CROSS REF. Sprinkler Installation and Drivers – applies to automatic sprinklers intended for fire extinguishing purposes. Lawn sprinkler installation to be separately rated as Code 5183.

5190● ELECTRICAL WIRING – WITHIN BUILDINGS AND DRIVERS – Includes installation or repair of fixtures or appliances. Installation of electrical machinery or auxiliary apparatus to be separately rated as 3724 – Electrical Apparatus Installation.
CROSS REF. Air-Conditioning Systems: Non-Portable: Cleaning, Oiling or Adjusting & Drivers – installation, dismantling or overhauling of compressors to be separately rated; Cable Installation & Drivers – applies to cable installation in conduits or subways. Conduit Construction to be separately rated as 6325; Refrigeration: Commercial: Cleaning, Oiling, or Adjusting & Drivers; Satellite Dish Installation: Applies to Ground or Roof Mounted Installations: Auxiliary Wiring Within Buildings & Drivers; Sewing Machine Manufacturing: Sewing Machines–Commercial: Electrical Wiring–Away from Shop & Drivers.

5191 OFFICE MACHINE OR APPLIANCE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR. Includes shop. Manufacturing operations to be separately rated.
CROSS REF. – Computer Device Installation, Inspection, Service or Repair – includes shop operations. Computer Manufacturing to be separately rated; Piano Tuning – Away from Shop; Scales: Counter Type –Installation or Adjustment; X-Ray Equipment–Installation, Service & Repair.

5192 VENDING OR COIN OPERATED MACHINES – INSTALLATION, SERVICE OR REPAIR AND SALESPERSONS, DRIVERS – Includes storage, shop and outside operations.
CROSS REF. Coffee: Service Companies–All Operations & Salespersons, Drivers–applies to the sale and delivery of coffee, tea, hot chocolate mixes, dehydrated soups, etc. to business establishments and the installation, service or repair of coffeemakers and similar equipment. Includes storage, shop and outside operations. Catering operations to be separately rated; Parking Meter Installation, Service, or Repair & Salespersons, Drivers; Pinball Machine–Installation, Service, or Repair & Salespersons, Drivers; Scales–Installation or Adjustment: Coin Operated Type & Salespersons, Drivers: Video Game–Installation, Service, or Repair & Salespersons, Drivers.

5213● CONCRETE CONSTRUCTION NOC – Includes foundations or the making, setting up or taking down of forms, scaffolds, false work or concrete distributing apparatus. Excavation, pile driving, all work in sewers, tunnels, subways, caissons, or cofferdams to be separately rated. Codes 5222- Concrete Construction in Connection with Bridges and Culverts; and 5506 and 5507 – Street or Road Construction – shall not be assigned at the same job or location to which Code 5213 applies.
CROSS REF. Cleaning or Renovating Building Exteriors & Drivers; Concrete: Construction–Private Residences–Monolithic; Guniting – Not Chimneys – All Operations – guniting on chimneys to be separately rated as 5222 – Chimney Construction; Satellite Dish Installation: Applies to Ground or Roof-Mounted Installations: Installation of Concrete Mounting Pad; Silo Erection: Concrete; Silo Erection: Precast Concrete Staves; Wrecking: Building or Structures – Not Marine – All Operations – includes salespersons and clerical at

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wrecking site. Wrecking of concrete-encase buildings or structures is assigned to 5213.

5215● CONCRETE WORK – INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE. Applies only to buildings designed primarily for dwelling occupancy by one or two families and includes garages in connection therewith. No monolithic concrete building construction.
CROSS REF. Military Reservation Construction:
1. The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel – Carpentry – 5651; Concrete Construction – Not monolithic Concrete Building Construction – 5215; Iron or Steel Erection – Not Over Two Stories in Height – 5069.
2. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to appropriate manual classifications.

5221● CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS AND DRIVERS. Codes 5215 – Concrete Work incidental to the Construction of Private Residence and 5222-Concrete Construction in Connection with Bridges and Culverts shall not be assigned at the same job or location to which Code 5221 applies. Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.
CROSS REF. Monuments–Cemetery–Erection Exclusively & Drivers: Paving or Repaving–Floors, Driveways, Yards or Sidewalks – & Drivers – this cross reference has the same footnote as Concrete or Cement Work –Floors, Driveways, Yards or Sidewalks & Drivers; Stone and Brick Paver Installation – Outside : Installation of stone and brick pavers to create paths, patios, driveways are also assigned to code 5221.

5222● CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS. Applies only when clearance is more than 10 feet at any point or entire distance between terminal abutments exceeds 20 feet. Includes making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus; the manufacturing of concrete piles at the job location; and the pouring of concrete into hollow steel piles. Excavation, pile driving, all work in tunnels, subways, caissons or cofferdams to be separately rated.
CROSS REF. Chimney Construction – Not Metal – includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations; Smokestack or Chimney Lining – Not Metal.

5223● SWIMMING POOL CONSTRUCTION – NOT IRON OR STEEL – AND DRIVERS. Code 5213-Concrete Construction NOC shall not be assigned at the same job or location to which Code 5223 applies. Excavation to be separately rated as 6217 – Excavation NOC. Construction of iron or steel pools to be separately rated as 5069 – Iron or Steel Erection. Maintenance work to be separately rated as 9014 – Buildings – Operation by Contractors provided the operations described by Codes 5223 and 9014 are conducted by separate crews with no interchange of labor and separate payroll records are maintained.

5348● CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK
Note: Not fireproof tile construction. Installation of resilient flooring-carpet or laminate-to be separately rated to Code 5478. The installation of ceramic and mosaic tiles outdoors for decorative, artistic and ornamental nature is included in Code 5348. Separately rate tile work performed in conjunction with the construction of structures.

5402● HOTHOUSE ERECTION – ALL OPERATIONS
CROSS REF. Greenhouse Erection – All Operations.

5403● CARPENTRY NOC
CROSS REF. Derrick or Oil Erection or Dismantling – All Operations – Metal – 5057, Wood – 5403. The foregoing two classes include the construction of foundations or structures and the installation of equipment; Hod Hoist or Construction Elevator Installation, Repair or Removal & Drivers
Note: The following operations will be classified as:
5213-concrete or concrete encased buildings or structures
5057-iron or steel buildings or structures
5022-masonry buildings or structures
6003-piers or wharfs

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5403-wooden buildings or structures including those designed for dwelling occupancy;
Scaffolding – Sidewalk Bridges not over one story in height; Wrecking – Building or Structures – Not Marine – All Operations – includes salespersons and clerical at wrecking site; Wrecking-Building Or Structures-Not Marine-All Operations-Wooden Buildings or Structure Including those Designed for Dwelling Occupancy
Note: Includes salespersons and clerical at wrecking site. Where wrecking or demolition involves building or structures of more than one type of construction, the highest rated classification applies.

5437● CARPENTRY – INSTALLATION OF CABINET WORK OR INTERIOR TRIM. Not applicable to contractors who perform any other carpentry operations at the same job or location.
CROSS REF. FLOOR INSTALLATION, SANDING OR SCRAPING-WOOD FLOORS
Note: The installation of wood flooring requires cutting, sanding, drilling, and attaching using nails, screws, or pegs. Refer to Code 5478 for laminate wood flooring such as engineered wood flooring installed using glue-down or interlocking methods. Not applicable to contractors who perform any other carpentry operations at the same job or location.

5443● LATHING AND DRIVERS. Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.

5445● WALLBOARD INSTALLATION WITHIN BUILDINGS AND DRIVERS
CROSS REF. Iron or Steel: Erection: Steel Frame–Interior–Light Gauge Steel: By Contractors Engaged in Wallboard Installation & Drivers; Sheet Rock Installation – Within Buildings & Drivers.

5462● GLAZIER – AWAY FROM SHOP AND DRIVERS

5472● ASBESTOS CONTRACTOR – PIPE AND BOILER WORK EXCLUSIVELY AND DRIVERS. Applicable to employees engaged in asbestos removal, repair, enclosure or encapsulation.

5473● ASBESTOS CONTRACTOR – NOC AND DRIVERS. Applicable to employees engaged in asbestos removal, repair, enclosure or encapsulation.

5474● PAINTING OR PAPERHANGING NOC AND SHOP OPERATIONS, DRIVERS. Includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash. Painting ship hulls, metal structures over two stories in height or bridges to be separately rated.

5478● FLOOR COVERING INSTALLATION-RESILIENT FLOORING-CARPET AND LAMINATE FLOORING
Note: Ceramic tile, mosaic, and indoor stone to be separately rated to Code 5348. Refer to Code 5437 for the installation of wood flooring requiring cutting, sanding, drilling, and attaching using nails, screws, or pegs.

5479● INSULATION WORK NOC AND DRIVERS. Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.

5480● PLASTERING NOC AND DRIVERS

5491● PAPERHANGING AND DRIVERS. Applies only to insureds engaged exclusively in paperhanging. Code 5474 – Painting or Paperhanging shall not be assigned at the same job or location to which Code 5491 applies. Insureds engaged in general painting or interior decorating to be separately rated.

5506● STREET OR ROAD CONSTRUCTION – PAVING OR REPAVING AND DRIVERS. Applies to all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Separately rate – clearing of right-of-way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying and stone crushing.

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CROSS REF. Airport Construction & Drivers: Paving; Asphalt Works & Drivers: Operated by Road Paving Contractors–Temporary Location & Drivers–includes grinding, pulverizing, or mixing asphalt. Digging, mining, or quarrying to be separately rated: Oiling of Roads & Drivers: Delivery and Spreading of Oil in Conjunction with the Spreading of Sand or Gravel by Oil Distributors.

5507● STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK AND DRIVERS.
Note: Applies to clearing of right-of-way, earth excavation, filling or grading. Separately rate – rock excavation, tunneling, bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet; quarrying and stone crushing.

5508● STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION AND DRIVERS. Includes incidental quarrying or stone crushing. No tunneling.

5535● SHEET METAL WORK - INSTALLATION & DRIVERS

5537● HEATING, VENTILLATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS - INSTALLATION SVC & REPAIR, SHOP, YARD & DRIVERS
Applicable to installation, service and repair of both residential and commercial/industrial furnaces and air conditioning systems. Portable units to be separately rated.

5551● ROOFING – ALL KINDS AND DRIVERS.

5605● CONSTRUCTION OR ERECTION ESTIMATORS
This classification is available only to employees who sell or estimate the costs of construction, erection or rigging activities outside of an office environment with exposure to construction, erection or rigging hazards at the job/construction site. Does not apply to any person who is directly in charge of construction work. Such person shall be assigned to the classification which specifically describes the type of construction or erection operation over which they are exercising direct supervisory control provided separate payroll records are maintained for each operation. Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification which applies to the job or location where the operation is performed. Code 5605 is not available for division of a single employee's payroll with any other classification.

5606● CONTRACTOR – PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT

Note: This classification is available only to project managers, construction executives, construction managers, or construction superintendents having administrative or managerial responsibility for construction or erection projects. When determining eligibility, it is the job duties, and not the job titles, that are the main consideration.
1. "Project Manager, Construction Executive, Construction Manager, or Construction Superintendent" are defined as those persons exercising operational control indirectly through full-time job supervisors or foremen of the employer.
2. When exercising control through a subcontractor, each subcontractor must have a job supervisor or foreman at the specific job site in order to permit the assignment of this classification. The supervisor or foreman of the subcontractor may manage one site or multiple sites. If any of the subcontractors do not have a job supervisor or foreman at any job site visited by the construction executive, all of the payroll of the construction executive for that policy year is assigned to the highest rated construction class code applicable. A sole proprietor or owner/operator with no employees, working as a subcontractor for the insured, would prevent the assignment of this classification to a construction executive because the subcontractor does not have the required job supervisor or foreman.
3. This code does not apply to any person who is directly in charge of or who is performing any degree of actual construction work. Such person must be assigned to the classification that specifically describes the type of construction or erection operation over which they are exercising direct supervisory control provided

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separate payroll records are maintained for each operation. Any such operation for which separate payroll records are not maintained must be assigned to the highest rated classification that applies to the job or location where the operation is performed. (REFER TO RULE 4123-17-08)
4. Code 5606 is not available for division of a single employee's payroll with any other classification.

5610● CLEANER – DEBRIS REMOVAL. Applies only in connection with construction or erection. Does not apply to the payroll for cleaners except when the payroll for watchguards, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.
CROSS REF. Cleaning: Railroad Freight Cars–Not Tank; Timekeepers – Construction or Erection – not applicable to the payroll for timekeepers except when the payroll for watchguards, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.; Watchguards – Construction or Erection – not applicable to the payroll for watchguards except when the payroll for watchguards, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.

5645● CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS.
Note: Includes garages constructed in connection with the dwellings.
CROSS REF. Door: Installation–Screened–Metal or Wood; Iron or Steel: Erection: Steel Frame–Interior–Light Gauge Steel: By Carpentry Contractors in Connection with the Construction of Detached One- or Two-Family dwellings; Jalousie or Jalousie Screen: Erection; Siding Installation–Aluminum or Vinyl: Detached One- or Two-Family Dwellings; Storm Door or Storm Sash Installation–Wood or Metal; Vinyl Siding Installation: Detached One- or Two-Family Dwellings; Window: Screen or Screen Door Installation– Metal or Wood.

5651● CARPENTRY – DWELLINGS – THREE STORIES OR LESS – Applicable only to buildings designed primarily for multiple dwelling occupancy and includes garages constructed in connection therewith. Carpentry in the construction of detached private dwellings for occupancy by one or two families to be separately rated as 5645-Carpentry.
CROSS REF. Military Reservation Construction:
1. The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel: Carpentry – 5651; Concrete Construction – Not Monolithic Concrete Building Construction – 5215; Iron or Steel Erection – Not Over Two Stories in Height – 5069.
2. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to appropriate manual classifications.

Siding Installation–Aluminum or Vinyl: Dwellings–Three Stories or Less; Vinyl Siding Installation: Dwellings Three Stories or Less.

5703● BUILDING RAISING OR MOVING
Note: Applies to the lifting of structures onto transport devices, and transporting and dropping structures at their new locations. Building raising or moving operations should be assigned in the following manner, provided payroll separation is maintained:
5403-carpentry operations on commercial structures
5645-carpentry operations on residential structures
5213-concrete operations on commercial sites
5221-concrete operations on residential structures
5703-drivers who transport the structure on trailers, dollies, bearings, etc.
6217-excavation operations
5057-iron or steel operations
5022-masonry operations
6003-pile driving operations that underpin, raise, or stabilize a foundation
7380-pilot car duties that do not remove or move obstacles
5703-pilot car duties that remove or move obstacles
When no separation of payroll exists, the payroll for the entire operation must be assigned to Code 5703 or the highest rated classification applicable, whichever is greater.

5705● SALVAGE OPERATION – NO WRECKING OR ANY STRUCTURAL OPERATIONS. Applies to the removing,

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sorting, reconditioning and distributing of merchandise in damaged buildings, including incidental operations away from such buildings.

5951 SERUM, ANTI-TOXIN OR VIRUS MANUFACTURING AND DRIVERS.

6003● PILE DRIVING
Note: Includes pile driving operations including, but not limited to, hammer driving and water jet driving only in conjunction with pile driving. All other water jet operations are assigned to the appropriate drilling code. This process may be done in conjunction with building foundations, all types of marine docks, boardwalks, piers, boathouses, seawalls, groynes (groins), jetties, breakwater and timber wharfs. The manufacturing of concrete piles at the job location or the pouring of concrete into hollow steel piles must be separately rated under the appropriate concrete construction code. Pile driving operations performed in connection with caisson work to be separately rated as Code 6252. The use of Code 6003 is allowed when pile driving is performed on any marine or non-marine construction. For construction where an employer obtains coverage under the United States Longshore and Harborworkers Act, use the state-approved factor found in the state pages.
CROSS REF. Hod Hoist Or Construction Elevator Installation, Repair Or Removal & Drivers
Note: The following operations will be classified as:
5213-Concrete or Concrete Encased Buildings or Structures
5057-Iron or Steel Buildings or Structures
5022-Masonry Buildings or Structures
6003-Piers or Wharfs
5403-Wooden Buildings or Structures Including Those Designed for Dwelling Occupancy
CROSS-REF. Wrecking – Marine
Note: Includes salvage operations. Includes marine wrecking or demolition of all types of marine docks, boardwalks, piers, boathouses, seawalls, groynes (groins), jetties, breakwater, and timber wharfs.

6005● JETTY OR BREAKWATER CONSTRUCTION – ALL OPERATIONS TO COMPLETION AND DRIVERS
Note: Includes the construction of jetties, breakwaters, seawalls, groynes, dikes, revetments, etc. A jetty involves substantially more construction than either a dike or a levee in that it must extend into a body of water. River work is also included in this classification. Pile driving to be separately rated.

6017● DAM OR LOCK CONSTRUCTION: CONCRETE WORK – ALL OPERATIONS – Includes work on foundations, or the making, setting up or taking down of forms, scaffolds, false work or concrete distributing apparatus. With respect to non-pneumatic caisson or non-pneumatic cofferdam operations, the appropriate caisson or cofferdam classification shall apply only to the construction, maintenance or removal of the caisson or cofferdam. Excavation, pile driving, shaft sinking, tunneling, caisson or cofferdam work to be separately rated.

6018● DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING – ALL OPERATIONS AND DRIVERS – Includes excavation, borrowing, filling, backfilling or grading. With respect to non-pneumatic caisson or non-pneumatic cofferdam operations, the appropriate caisson or cofferdam classification shall apply to the construction, maintenance or removal of the caisson or cofferdam. Mass rock excavation, pile driving, shaft sinking, tunneling, caisson or cofferdam work to be separately rated.

6045● LEVEE CONSTRUCTION – ALL OPERATIONS TO COMPLETION AND DRIVERS

6204● DRILLING NOC AND DRIVERS – Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.
CROSS REF. Well Drilling–Water & Drivers.

6206● OIL OR GAS WELL – CEMENTING AND DRIVERS – Code 6235- Oil or Gas Well Drilling or Redrilling shall not be assigned at the same job or location to which Code 6206 applies.
CROSS REF. Oil or Gas Well. Acidizing – All Employees and Drivers – this cross – reference has the same footnote as Oil or Gas Well-Cementing and Drivers.

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6213● OIL OR GAS WELL – SPECIALTY TOOL OPERATION NOC BY CONTRACTOR – ALL EMPLOYEES AND DRIVERS. Applicable to concerns or contractors who lease to drilling contractors, with supervisory employees, special drilling, baling, fishing or casing – cutting tools. Specialty well tool concerns or contractors which furnish complete operating crews with such equipment shall be assigned to 6235 – Oil or Gas Well – Drilling or Redrilling.

6214● OIL OR GAS WELL – PERFORATING OF CASING – ALL EMPLOYEES AND DRIVERS

6216● OIL OR GAS LEASE WORK NOC BY CONTRACTOR AND DRIVERS – Includes the clearing of land; building of lease roads, slush pits, levees or fire walls; the laying or taking up of flow lines and water lines; installing of central pumping units and lease beautification work. Separately rate: pipeline construction; tank building; rig or derrick erecting or dismantling; installation or recovery of casing; drilling, cementing, cleaning and swabbing of wells or well shooting. Not lease operation.
CROSS REF. Gas or Oil Lease Work–NOC–Natural Gas–By Contractor and Drivers – this cross reference has the same footnote as Oil or Gas Lease Work NOC – by Contractor and Drivers.

6217● EXCAVATION AND DRIVERS
Note: Includes borrowing, filling or backfilling. Grading or excavation in connection with street or road construction, dam or lock construction, tunneling, pile driving, shaft sinking, caisson or cofferdam work to be separately rated.
CROSS REF. Airport Construction & Drivers: Grading; Blasting Rock & Drivers; Clearing of Right-of-Way–Electric, Power, Telephone, Burglar, or Fire Alarm Lines: Brush Clearing or Removal–New or Existing Right-of-Way & Drivers–applies to the clearing or removal of brush using mechanical equipment; Grading of Land NOC and Drivers – includes borrowing, filling or back -filling. Separately Rate: mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or cofferdam work; Rock Excavation and Drivers – not tunneling or street or road construction.

6229● IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION AND DRIVERS – Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.

6233● OIL OR GAS PIPELINE CONSTRUCTION AND DRIVERS – Pile driving, dredging or tunneling to be separately rated.

6235● OIL OR GAS WELL – DRILLING OR REDRILLING AND DRIVERS – Includes installation of casing.

6236● OIL OR GAS WELL – INSTALLATION OR RECOVERY OF CASING AND DRIVERS.

6237● OIL OR GAS WELL – INSTRUMENT LOGGING OR SURVEY WORK AND DRIVERS.

6251● TUNNELING – NOT PNEUMATIC – ALL OPERATIONS – Includes lining. Subway construction to be separately rated.

6252● SHAFT SINKING – ALL OPERATIONS – Includes pile driving, excavation, concrete work or lining.
CROSS REF. – Caisson Work – All Operations to Completion – includes pile driving, excavation, masonry or concrete work. Applies to all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith; Cofferdam Dam Work – Not Pneumatic – All Operations to Completion – this cross reference has the same footnote as Caisson Work – All Operations.

6260● TUNNELING – PNEUMATIC – ALL OPERATIONS – Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith.

6306● SEWER CONSTRUCTION – ALL OPERATIONS AND DRIVERS – Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251 or 6260. Surface

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restoration to be separately rated.

6319● GAS MAIN OR CONNECTION CONSTRUCTION AND DRIVERS – Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Separately rate: the construction of pipelines between natural gas-producing fields and points of connection with local distributing systems. Such cross-country pipeline construction shall be rated as 6233 – Oil or Gas Pipeline Construction. Code 7502 – Gas Company shall not be assigned at the same job or location to which Code 6319 applies.
CROSS REF. Steam Mains or Connection Construction and Drivers – includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251 or 6260. Code 7539 – Steam Heating or Power Company shall not be assigned at the same job or location to which Code 6319 applies; Water Main or Connection Construction and Drivers – includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Code 7520 – Waterworks Operation shall not be assigned at the same job or location to which Code 6319 applies.

6325● CONDUIT CONSTRUCTION – FOR CABLES OR WIRES AND DRIVERS
The following table indicates the proper classifications applicable to operations performed by cable TV and telephone companies:

Nature of Installation	Television Cable Company	Telephone Company
Main coaxial cable– Overhead only.	7601	7600
Main coaxial cable– Underground only. Cable is laid manually.	7601	7600
Main coaxial cable– Underground only. Cable is laid with automatic equipment.	6325	7600
Main coaxial cable– Both underground and overhead. Underground cable laid manually	7601	7600
Main coaxial cable– Both underground and overhead. Underground cable laid with automatic equipment.	6325/7601*	7600
Extension	7600	7600
Line maintenance	7600	7600
Service connection	7600	7600

*Code 7601 and Code 6325 may be assigned to a television cable company that performs both above- and below-ground cable installation if the television cable company utilizes automatic equipment to install the underground cable. Considering the self-contained nature of the automatic underground cable laying operation, each type of cable installation is viewed as a separate job or location.

6400● FENCE ERECTION – METAL
CROSS-REF. Mobile Home: Windstorm Tie-Down Installation: By Specialist Contractor.

6504 FOOD SUNDRIES MANUFACTURING NOC – NO CEREAL MILLING – Includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flowers, spices or nuts.
CROSS REF. Baking Powder Manufacturing – Manufacturing of ingredients to be separately rated. Assign to the appropriate chemical Code 4828 or 4829. Can manufacturing to be separately rated as 3220. Coconut Shredding or Drying; Coffee Cleaning, Roasting or Grinding; Flour Mixing and Blending–No Milling; Malted Milk Manufacturing–From Powdered Milk, Sugar, Malt, Cocoa; Mayonnaise Manufacturing; Nut Cleaning or

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Shelling; Popcorn Manufacturing; Potato Chip Manufacturing; Spice Mills; Yeast Manufacturing.

6704 RAILROAD CONSTRUCTION – ALL OPERATIONS INCLUDING CLERICAL, SALESPERSONS AND DRIVERS.

6802 USL & HW BOAT CONSTRUCTION, MAINTENANCE AND REPAIR OR MARINA CONSTRUCTION, REPLACEMENT OR EXPANSION.

6811 BOAT BUILDING – WOOD NOC AND DRIVERS – Includes shop and yard work.

6834 BOAT BUILDING OR REPAIR AND DRIVERS – This classification includes shop and yard work and is applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motorboats, sailboats, or rowboats not exceeding 150 feet in length overall.

6836 MARINA AND DRIVERS – Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. Also applicable to the sale or repair of boats and engines, including the sale of parts or accessories, dockside snack bars, and all dockside employees except that the operation of showrooms in towns, motels, restaurants, swimming pools, bowling lanes and other recreational facilities shall be separately rated. Boat building shall be separately rated as Code 6834.

6847 USL & HW SHIP BUILDING AND REPAIR – IRON OR STEEL, INCLUDING SCRAPING, PAINTING, CAULKING.

6854 SHIP BUILDING – IRON OR STEEL – NOC AND DRIVERS – Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hulls. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with Classification Code 6854: Boilermaking – 3620; Foundry – Non-ferrous – 3085; Foundry – Ferrous – NOC – 3081; Machine Shop 3632.

6882 SHIP REPAIR CONVERSION–ALL OPERATIONS & DRIVERS. Includes shop or yard operations as well as the operation of dry docks and marine railways. Applicable only to concerns engaged in general ship repairing or conversion which are equipped to do various kinds of ship repair or conversion work and which undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to the manual classifications describing the work.
CROSS REF. Marine Railway Operation & Drivers; Ship Cleaning–All Operations & Drivers.

6884 PAINTING: SHIP HULLS
CROSS REF. Ship Scaling.

7133 RAILROAD OPERATION – NOC – ALL EMPLOYEES AND DRIVERS – All employees connected with the operation or maintenance of automobile bus lines shall be rated as 8385 or 7382 – Bus Co.

7222 TRUCKING – OIL FIELD EQUIPMENT – ALL EMPLOYEES AND DRIVERS

7228 TRUCKING: LOCAL HAULING ONLY–ALL EMPLOYEES AND DRIVERS. The term "local hauling" as used in this classification means hauling within a radius of two hundred (200) miles from the point of principal garaging. The term "principal garaging" as used above means base terminal. When a base terminal is not utilized, principal garaging means a permanent maintenance garage where vehicles are serviced or stored on a regular basis. When a permanent maintenance garage is not utilized, principal garaging means the residence of the employee. Storage warehouse employees to be separately rated.
CROSS REF. Automobile: Haulaway or Driveaway–Local Hauling Only–All Employees & Drivers; Automobile: Towing Companies–Local Hauling Only–No Other Operations – All Employees & Drivers; Mobile Home Delivery: By Specialist Contractor–Local Hauling Only–Delivery Only – All Employees & Drivers; Scaffolding: Delivery of Materials Only–Local Hauling Only–No Installation, Repair or Removal; Snow Removal: Hauling Snow Under Contract–Local Hauling Only–No Snow Clearing–All Employees & Drivers; Trucking: Hauling Explosives or Ammunition–Local Hauling Only–All Employees & Drivers.

7229 TRUCKING: LONG DISTANCE HAULING–ALL EMPLOYEES AND DRIVERS. The term "long distance

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Hauling" as used in this classification means hauling outside a radius of two hundred (200) miles from the point of principal garaging. The term "principal garaging" as used above means base terminal. When a base terminal is not utilized, principal garaging means a permanent maintenance garage where vehicles are serviced or stored on a regular basis. When a permanent maintenance garage is not utilized, principal garaging means the residence of the employee. Storage warehouse employees to be separately rated.
CROSS REF. Automobile: Haulaway or Driveaway – Long Distance Hauling–All Employees & Drivers; Automobile: Towing Companies–Long Haul–No Other Operations–All Employees & Drivers; Mobile Home Delivery: By Specialist Contractor–Long Distance Hauling–Delivery Only–All Employees and Drivers; Scaffolding: Delivery of Materials Only–Long Distance Hauling–No Installation, Repair or Removal-All Employees & Drivers; Snow Removal: Hauling Snow Under Contract–Long Distance Hauling–No Snow Clearing–All Employees & Drivers; Trucking: Hauling Explosives or Ammunition–Long Distance Hauling–All Employees & Drivers.

7230 TRUCKING–PARCEL OR PACKAGE DELIVERY – ALL EMPLOYEES AND DRIVERS – Applies to risks engaged exclusively in delivery from retail stores under term contracts.0

7231 MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES-ALL EMPLOYEES & DRIVERS
Note: Applies to couriers, messengers, and others who deliver non-owned envelopes, parcels or packages exclusively for local delivery. Mail, parcels, or packages, as shown in the classification phraseology, refers to those items where the delivery tariff or charge is allocable to the individual envelope, parcel, or package. This classification would not be applicable to truckers hauling packaged goods or merchandise where the haulage or transport charge is based on a truckload or partial truckload, the cumulative weight of the packages and/or parcels being transported or a flat contract price for the consignment. The term “local” is intended to limit the radius of operations to that which would permit a driver to complete the assigned deliveries and return to the point of dispatch within the normal workday.

7232 TRUCKING – MAIL PARCEL OR PACKAGE DELIVERY – UNDER CONTRACT WITH THE U.S. POSTAL SERVICE – ALL EMPLOYEES AND DRIVERS – Applies to risks engaged under contract to the U.S. Postal Service for delivery of mail involving letters, parcels, packages, sacks, pallets and rolling containers. Includes U.S. Postal Service contract mail delivery performed on a bulk basis as well as on an individual letter, parcel or package basis.

7310 USL & HW STEVEDORING – HAND LABOR, FORK LIFT OR TOWMOTOR OPERATIONS – INCLUDING ALL INCIDENTAL OPERATION – NO CRANE OPERATION.

7325 USL & HW STEVEDORING- CRANE OPERATIONS–CRANE AND CONTAINERIZED OPERATION–INCLUDING ALL INCIDENTAL OPERATIONS. STEVEDORING OF EXPLOSIVE MATERIALS–INCLUDING ALL INCIDENTAL OPERATIONS

7330 USL &HW JETTY, BREAKWATER, DOCK AND HARBOR FACILITIES -CONSTRUCTION, MAINTENANCE AND REPAIR – NO STRUCTURAL STEEL ERECTION – INCLUDING ALL INCIDENTAL OPERATIONS AND USL & HW MARINE DIVING – INCLUDING ALL OPERATIONS.

7360 FREIGHT HANDLING NOC – These classifications include freight checkers. Stevedoring to be separately rated; drivers to be separately rated as Code 7228 or Code 7229.
CROSS REF.: Freight Handling-Packing, Handling or Shipping Explosives or Ammunition-Under Contract -These classifications include freight checkers. Stevedoring of explosives or ammunition to be separately rated as 7325 – Stevedoring of Explosive Materials. Drivers to be separately rated as Codes 7228 or 7229 Trucking: – Hauling Explosives; Refrigerator Car Loading or Unloading – includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated as 7228 or 7229—Trucking.

7370 TAXICAB CO – ALL OTHER EMPLOYEES AND DRIVERS – The entire remuneration of all taxicab drivers shall be included in computing the premium.
CROSS REF. Limousine Co. – All Other Employees and Drivers – Nonscheduled

7380 DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC – COMMERCIAL

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Note: Subject to Rule 1-B-2. Messenger and courier deliveries of owned documents or goods made by foot or public transportation are assigned to the governing class code.
CROSS REF. Bank and Trust Companies: Armored Car Operation & Drivers – Armored car service risks to be separately rated; Distributing Companies & Drivers – applies to house-to-house delivery of samples, advertising circulars, telephone directories and similar products when employees are transported to the delivery location in vehicles. If no transportation, assign to governing classes. If no transportation or governing class, payroll shall be assigned to 8017; Geophysical Exploration NOC – All Employees and Drivers – core drilling to be separately rated as 6204 – Drilling NOC.

7382 BUS CO – ALL OTHER EMPLOYEES AND DRIVERS
CROSS REF. Limousine Co. – All Other Employees and Drivers – Scheduled; Railroad Operation – All Other Employees and Drivers.

7390 BEER OR ALE DEALER – WHOLESALE AND DRIVERS – Codes 7390 and 2121 – Brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

7403 AVIATION—ALL OTHER EMPLOYEES & DRIVERS
Note: Applies to ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, air traffic controllers, and security personnel. The personnel may be employed by scheduled air carriers, commuter air carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810—Clerical. Members of flying crews to be separately rated under the appropriate aviation classification.
CROSS REF. AVIATION—AIRPORT OR HELIPORT OPERATOR — ALL EMPLOYEES & DRIVERS
Note: Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers, and security personnel. Ticket sellers or information clerks away from airport locations to be separately rated as Code 8810—Clerical. Members of flying crews to be separately rated under the appropriate aviation classification.
CROSS REF. AVIATION—PATROL, PHOTOGRAPHY, MAPPING, OR SURVEY WORK—ALL OTHER EMPLOYEES & DRIVERS
Note: With regard to aerial photography, mapping, or survey work, the payroll of the ground laboratory employees is to be assigned to Code 4361—Photographer. Separately rate flying crew.
CROSS REF. AVIATION — TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS—GROUND CREW & DRIVERS
Note: Refer to Code 7421 for flying crew.

7405 AVIATION—AIR CARRIER—SCHEDULED, COMMUTER, OR SUPPLEMENTAL—FLYING CREW
Note: Applies to scheduled, commuter, or commercial air carriers, including cargo carriers, that conduct operations with fixed-wing aircraft under Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810—Clerical.

7420 AVIATION—STUNT FLYING, RACING, OR PARACHUTE JUMPING—FLYING CREW
Note: Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.
CROSS REF. AVIATION—AERIAL FIREFIGHTING—FLYING CREW
Note: When firefighting is conducted by helicopter, separately rate to Code 7425.
CROSS REF. AVIATION—AERIAL APPLICATION, SEEDING, HERDING, OR SCINTILLOMETER SURVEYING—FLYING CREW
Note: Separately rate all other employees and drivers.

7421 AVIATION—TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS—FLYING CREW
Note: Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who operate fixed-wing aircraft in the conduct of the employer's business. If the records of the employer clearly indicate the weeks in which such employees perform flying:
1. Only the payroll for each week during any part of which the employee has engaged in flight duties is to be assigned to this classification, unless the classification applicable to the employee's nonflying operations carries a higher rate, in which case that classification will apply. 2. The payroll for each week in which no

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flying has been done is to be assigned to those classifications that would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees must be assigned to this classification unless the classification applicable to the employee's nonflying operations carries a higher rate, in which case that classification will apply.
A per passenger seat surcharge, subject to a maximum surcharge per aircraft, must be charged in addition to the premium otherwise determined under this classification. These surcharges will not be cumulative in the event of substitution of aircraft during the policy period, but these surcharges will be cumulative in the event that more than one aircraft is owned or operated during the same policy period. Commercial aircraft operation to be separately rated. Separately rate all other employees and drivers.

7422 AVIATION—NOC—OTHER THAN HELICOPTERS—FLYING CREW
Note: Separately rate all other employees and drivers.
CROSS-REF. AVIATION—PATROL, PHOTOGRAPHY, MAPPING, OR SURVEY WORK—FLYING CREW
Note: Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.
CROSS REF. AVIATION—SALES OR SERVICE AGENCY OR STUDENT INSTRUCTION—FLYING CREW
Note: Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.
CROSS REF. AVIATION—FLIGHT TESTING—FLYING CREW
Note: Code 7422 applies to flight test operations of aircraft other than helicopters. All helicopter operations are assigned to Code 7425. For prototype or experimental aircraft, assign exposure to the one aviation classification that best describes the nature of the aircraft being tested. Separately rate all other employees and drivers.

7425 AVIATION—HELICOPTERS—FLYING CREW
Note: Code 7425 applies to all helicopter operations, including those normally conducted by fixed-wing aircraft. Separately rate all other employees and drivers.

7431 AVIATION—AIR CHARTER OR AIR TAXI —FLYING CREW
Note: Applies to air charter, air taxi, and similar operations using fixed-wing aircraft that conduct operations outside of Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810-Clerical.

7502 GAS COMPANY – GAS CO. – NATURAL GAS – LOCAL DISTRIBUTION AND DRIVERS – Applies to all operations including store employees and meter readers. Separately rate – drilling or operation of wells, construction or operation of cross-country pipelines or construction of buildings or gas-holders.
CROSS REF. Gas Distributing – L.P.G. Local and Drivers – applies to all operations including store employees and meter readers. Applies to distribution by means of gas mains or piping from central tanks. Separately rate: construction or operation of cross-country pipelines or construction of buildings or gas-holders. Gas Works and Drivers – applies to all operations including store employees and meter readers. Construction of buildings or gasholders to be separately rated.

7515 OIL OR GAS PIPELINE OPERATION AND DRIVERS. Construction, operation of wells or oil refining to be separately rated.

7520 WATERWORKS OPERATION AND DRIVERS – Includes store employes, meter readers. Construction of aqueducts, buildings, dams or reservoirs to be separately rated.

7538● ELECTRIC LIGHT OR POWER LINE CONSTRUCTION AND DRIVERS – Codes 7539 – Electric Light or Power Company and 7540 – Electric Light or Power Cooperative shall not be assigned at the same job or location to which Code 7538 applies.
CROSS REF. Floodlighting of Stadiums, Parks & Drivers.

7539 ELECTRIC LIGHT OR POWER CO. NOC – ALL EMPLOYEES AND DRIVERS – Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated.
CROSS REF. Steam Heating or Power Co. – All Employees and Drivers – includes store employees and meter readers. Construction of buildings to be separately rated.

7540 ELECTRIC LIGHT OR POWER COOPERATIVE – REA PROJECT ONLY – ALL EMPLOYEES AND DRIVERS

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– Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated. Superintendents, easement solicitors and project coordinators from the time of project initiation to the energizing of any portion of the system to be assigned to 8742 – Real Estate Agency.

7580 SEWAGE DISPOSAL PLANT OPERATION AND DRIVERS

7590 GARBAGE WORKS – Applies to reduction or incineration. Drivers to be separately rated as 9403 – Garbage Collection.

7600 TELEPHONE OR TELEGRAPH CO. – ALL OTHER EMPLOYEES AND DRIVERS- Includes operation, maintenance, extension of lines and making of service connection.
The following table indicates the proper classifications applicable to operations performed by cable TV and telephone companies:

Nature of Installation	Television Cable Company	Telephone Company
Main coaxial cable– Overhead only.	7601	7600
Main coaxial cable– Underground only. Cable is laid manually.	7601	7600
Main coaxial cable– Underground only. Cable is laid with automatic equipment	6325	7600
Main coaxial cable– Both underground and overhead. Underground cable laid manually	7601	7600
Main coaxial cable– Both underground and overhead. Underground cable laid with automatic equipment.	6325/7601*	7600
Extension	7600	7600
Line maintenance	7600	7600
Service connection	7600	7600

*Code 7601 and Code 6325 may be assigned to a television cable company that performs both above and below ground cable installation, if the television cable company utilizes automatic equipment to install the underground cable. Considering the self-contained nature of the automatic underground cable laying operation, each type of cable installation is viewed as a separate job or location.

7601● TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION AND DRIVERS – Code 7600 – Telephone or Telegraph Company shall not be assigned at the same job or location to which Code 7601 applies.
The following table indicates the proper classifications applicable to operations performed by cable TV and telephone companies:

Nature of Installation	Television Cable Company	Telephone Company
Main coaxial cable– Overhead only.	7601	7600
Main coaxial cable– Underground only. Cable is laid manually.	7601	7600
Main coaxial cable– Underground only. Cable		

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is laid with automatic equipment	6325	7600
Main coaxial cable– Both underground and overhead. Underground cable laid manually	7601	7600
Main coaxial cable– Both underground and overhead. Underground cable laid with automatic equipment.	6325/ 7601*	7600
Extension	7600	7600
Line maintenance	7600	7600
Service connection	7600	7600

*Code 7601 and Code 6325 may be assigned to a television cable company that performs both above and below ground cable installation, if the television cable company utilizes automatic equipment to install the underground cable. Considering the self-contained nature of the automatic underground cable laying operation, each type of cable installation is viewed as a separate job or location.

7605● BURGLAR ALARM INSTALLATION OR REPAIR AND DRIVERS
CROSS REF. – Fire Alarm Installation or Repair and Drivers; Intercommunication Systems Installation or Repair and Drivers; Sound Systems Installation or Repair and Drivers

7610 RADIO OR TELEVISION BROADCASTING STATION – ALL EMPLOYEES AND CLERICAL, DRIVERS – Includes players, entertainers or musicians.
CROSS REF. Motion Picture – Production – In Studio or Outside – All Operations up to the Development of Negatives and Clerical, Drivers

7611● TELEPHONE OR CABLE TV LINE INSTALLATION – CONTRACTORS, UNDERGROUND AND DRIVERS.

7612● TELEPHONE OR CABLE TV LINE INSTALLATION – CONTRACTORS, OVERHEAD AND DRIVERS.

7613● TELEPHONE OR CABLE TV LINE INSTALLATION – CONTRACTORS, SERVICE LINES AND CONNECTIONS AND DRIVERS.

7705 AMBULANCE SERVICE & EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS

7710 FIREFIGHTERS & DRIVERS

7711 FIREFIGHTERS & DRIVERS - VOLUNTEER

7720 POLICE OFFICERS AND DRIVERS
CROSS REF. Detective or Patrol Agency & Drivers; Security Enforcement or Protection–Contract & Drivers.

7772 LONGSHOREMEN AND HARBOR WORKERS WHEN THERE IS CONCURRENT JURISDICTION WITH THE LONGSHORE AND HARBOR WORKERS ACT.

7855● RAILROAD CONSTRUCTION – LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR – NO WORK ON ELEVATED RAILROADS AND DRIVERS.

8001◆ STORE – FLORIST AND DRIVERS – Includes service away from store premises. Cultivating or gardening to be separately rated as 0035 Farm – Florist

8002◆ AUTOMOBILE RENTAL CO – ALL OTHER EMPLOYEES AND COUNTER PERSONNEL – DRIVERS

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CROSS REF. Truck: Rental: All Other Employees & Counter Personnel, Drivers.

8006◆ GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY – RETAIL. Applies to each separate store location meeting all the following conditions:

1. Selling a variety of items such as, but not limited to, snack foods, cereal, processed packaged foods, canned or frozen foods, fruits, vegetables, dairy products, health or beauty products, canned or bottled beverages, tobacco, publications, videos, flowers, bakery products, candy, coffee, tea, ice, delicatessen foods, flour, condiments, toiletries, sundries, automotive accessories, money orders, check cashing service, and the service of food and beverages.
2. No handling of fresh meats.
3. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets).

Code 8006 and the appropriate restaurant code shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately classify automobile service or full service operations.

CROSS REF. Grocery, Tea or Coffee Dealer – Retail – Applies to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses; Household Furnishings or Wearing Apparel Dealer – Retail – applies to the house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes the collection of installment payments and incidental stores or warehouses. Also applies to the house-to-house sale of jewelry, furniture or appliances. However, if the principal business is the sale of furniture, stoves, ranges, refrigerators, separately rate as 8044 Store-Furniture; Store: Coffee, Tea or Spice Retail; Store: Dairy Products – Retail; Store: Delicatessen – Retail – No Selling of Uncooked Fresh Meats; Store: Frozen or Frosted Food – Retail, Store: Fruit or Vegetable – Retail – No Handling of Fresh Meats; Store-Grocery-Retail-this cross- reference has the same footnote as Gasoline Station: Self-Service and Convenience/Grocery-Retail; Store: Convenience-Retail – this cross-reference has the same footnote as Gasoline Station: Self-Service and Convenience/Grocery-Retail.

8008◆ STORE – CLOTHING, WEARING APPAREL OR DRY GOODS – RETAIL
CROSS REF. Store: Dry Goods – Retail; Store: Shoe-Retail.

8010◆ STORE – HARDWARE – Applies to wholesale or retail stores
CROSS REF. Agricultural Implement Stores – Not Farm Machinery; Audio or Video Parts and Accessories Stores; Bicycles – Retail Sale or Rental – Includes Repair; Locksmith – Including Shop; Store: Ship Chandler – No Manufacturing Operations.

8013◆ STORE JEWELRY – Applies to wholesale or retail stores
CROSS REF. Diamond Cutting or Polishing – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8013 are conducted as a separate and distinct business; Hearing Aid Stores; Optical Stores (surface grinding of lens to be separately rated as 4150); Precious Stone Setting – includes making of mountings. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8013 are conducted as a separate and distinct business.

8015◆ QUICK PRINTING – COPYING OR DUPLICATION SERVICE – ALL EMPLOYEES AND CLERICAL, SALESPERSONS, DRIVERS – This classification applies to risks that provide reproductions by means of offset-type duplicators on paper sizes less than 18 x 23 inches. The reproduction by means of electrostatic – type devices, digital or non-impact imaging on paper of any size is also included. Additional operations performed by such risks in support of quick printing or copying services such as binding, collating, corner rounding, cutting, distribution, folding, scoring, laminating, mailing, numbering, padding, perforating, foil embossing, shrink-wrapping, stapling, automated platemaking and similar type activities are included in this classification.

Manual platemaking and rubber stamp making on strictly an incidental basis is also included.

Any risk engaged in reproduction by means other than as described above or where the principal activity is one of the additional activities noted above and not quick printing or copying services, shall be rated as

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Code 4299 – Printing. Codes 8015 and 4299 shall not be assigned to the same risk unless the operation subject to Code 8015 is conducted as a separate undertaking or enterprise.

Operations excluded from Code 8015 include box scoring and die making, which are to be separately classified.

8017◆ STORE – RETAIL NOC
CROSS REF. Auctioneers; Bakeries – Retail Store Sales; Beer or Ale Dealers – Retail; Camera or Photograph Supplies Stores – Retail; Five and Ten Cent - Note: Applicable to store locations at which are sold a variety of small wares such as stationary, giftware, toilet articles, light hardware, toys, house wares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery service. Stores are sometimes distinguished by advertising price ranges of "$.05 or $.10" or "$.05 to $1.00"; Floor Coverings – Retail; Hat Cleaning; Laundry – Self-Service; Luggage Stores – Retail; Paint Stores – Retail; Pawn Shops; Store-Pet and Pet Supply – Retail; Shoe Shining Establishment; Sporting Goods – Retail; Tailor Shop; Wallpaper Stores – Retail.

8018◆ STORE – WHOLESALE NOC
CROSS REF. Barber or Beauty Parlor Supply Houses; Egg Dealers – Including Grading, Candling, Packing – Wholesale; Floor Coverings – Wholesale; Mill Supply Dealers; Packaging – Contract; Paint Stores – Wholesale; Soft Drink Distributors – Wholesale – No Bottling; Store – Fruit or Vegetable – Wholesale; Store – Grocery – Wholesale; Store – Pet and Pet Supply - Wholesale; Store Vegetable or Fruit – Wholesale; Wallpaper Stores – Wholesale; Welding Supply Dealers.

8021◆ STORE – MEAT, FISH OR POULTRY DEALER – WHOLESALE. Codes 8021 and 2089 – Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

8031◆ STORE – MEAT, FISH OR POULTRY – RETAIL
CROSS REF Cold Storage Locker Operation Frozen Foods – includes the incidental preparation of meats and produce. Slaughtering to be separately rated as 2081.

8032◆ STORE – CLOTHING, WEARING APPAREL OR DRY GOODS – WHOLESALE
CROSS REF. Store: Shoe – Wholesale.

8033◆ STORE – MEAT, GROCERY AND PROVISION STORES COMBINED – RETAIL NOC – Applicable to a store where the employer's books of accounts show that the cost of fresh and cured meats, poultry or fish did not exceed 65% of the total cost of all merchandise purchased during the policy period. Where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry or fish constitute less than 65% of the total cost of all merchandise purchased during the policy period, the store shall be assigned to 8031 – Store – Meat, Fish or Poultry Retail.
CROSS REF. Supermarket – this cross reference has the same footnote as Meat, Grocery and Provision Stores Combined.

8039◆ STORE – DEPARTMENT – RETAIL – Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions exist:

1. The payroll subject to this classification is at least $400,000 per annum.
2. The merchandise handled must include: (a) wearing apparel (b) linens/domestics (c) house furnishings (other than furniture) (d) two or more of the following: cosmetics; furniture; giftware, hardware, jewelry; luggage; sporting goods; stationary/greeting cards; toys.
3. The total annual sales of Items (a), (b) and (c) above must exceed 50% of the total annual sales of all merchandise sold. Also, the total annual sales of wearing apparel, jewelry and cosmetics must not exceed 80% of the total annual sales.
Not applicable to store locations which are properly classified as 8017 – Store – Five and Ten Cent.

8044◆ STORE FURNITURE AND DRIVERS – Applies to wholesale and retail stores and includes installation of house furnishings

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CROSS REF. Furniture Rental – Chairs, Coat Racks, Dishes & Drivers; Household Appliance–Electrical & Drivers; Piano or Organ Dealer– & Drivers.

8045◆ STORE: DRUG RETAIL. Applicable to store locations where the employer's books of accounts reflect at least 40% gross receipts in prescription sales and less than 50% gross receipts in the service of food.

8046◆ STORE: AUTOMOBILE PARTS AND ACCESSORIES NOC & DRIVERS. Applies to wholesale or retail stores.

8047◆ STORE – DRUG – WHOLESALE

8058◆ BUILDING MATERIAL DEALER – NEW MATERIALS ONLY – STORE EMPLOYEES
CROSS REF. Home Improvement Center – New Materials Only – Store Employees; Lumberyard – New Materials Only – Store Employees.

8072◆ STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL. Not applicable to store locations where more than 50% gross receipts is in the service of food or the sale of musical instruments, computers, or other hardware, or household or electronic equipment.

8102◆ SEED MERCHANT – Includes operation of seed sorting machinery.
CROSS REF – Bean Sorting or Handling; Peanut Handling – applies to cleaning, grading or shelling – hull grinding or manufacturing of oil to be separately rated.

8103◆ WOOL MERCHANT – Includes warehouse.
CROSS REF. Clippings Dealer – applies to a dealer in new textile fabrics only. Not rag or paper stock dealers. Dealers in used fabrics shall be assigned to 8264 – Paper Stock or Rag Dealers; Cotton Merchant – includes warehouse or yard employees; Cotton Storage – applies to baled cotton. Includes warehouse or yard employees; Wiping Cloth Dealer and Laundry Operations.

8105◆ STORE – HIDE OR LEATHER DEALER

8106◆ IRON OR STEEL MERCHANT AND DRIVERS – Not applicable to junk dealers or iron and steel scrap dealers.
CROSS REF. Concrete: Reinforcing Rod or Bar Dealer & Drivers; Oil Well Drilling Rigs–Warehousing and Sales & Drivers.

8107◆ MACHINERY DEALER NOC – STORE OR YARD AND DRIVERS – Operations away from premises, other than demonstration or repair, to be separately rated.
CROSS REF. Contractors: Equipment Rental & Drivers–applies to store and yard operations. Operations away from premises, other than demonstration or repair, to be separately rated. Mobile crane leasing or rental shall be assigned to Code 9534. Contractors Machinery Dealer and Drivers – applies to store or yard operations. Operations away from premises, other than demonstration or repair, to be separately rated; Oil or Gas Well – Supplies or Equipment Dealer – New – Store or Yard Only and Drivers.

8111◆ PLUMBERS' SUPPLIES DEALER AND DRIVERS. No manufacturing. Applies to wholesale or retail dealers of gas, steam, or hot water equipment. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8111 are conducted as a separate and distinct business.

8116◆ FARM MACHINERY DEALER – ALL OPERATIONS AND DRIVERS – Includes demonstration

8203◆ ICE DEALER AND DRIVERS
CROSS REF. Ice Harvesting and Storing, Drivers

8204◆ BUILDING MATERIAL YARD AND LOCAL MANAGERS, DRIVERS – Applies to a dealer in used, or new and used, building materials. Wrecking or salvage operations to be separately rated.
CROSS REF. Oil or Gas Well – Supplies or Equipment Dealers – Used–and Local Managers, Drivers – in-

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cludes incidental reconditioning or repairing. Installation, erection, dismantling or salvage operations to be separately rated.

8209 VEGETABLE PACKING AND DRIVERS – Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.

8215◆ FEED, FERTILIZER, HAY OR GRAIN DEALER AND LOCAL MANAGERS, DRIVERS – NO MANUFACTURING. Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer manufacturing to be separately rated under Code 4583.

8227● CONSTRUCTION OR ERECTION PERMANENT YARD – Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not available at construction site. Mill operations or fabrication to be separately rated.

8232◆ LUMBERYARD NEW MATERIALS ONLY – ALL OTHER EMPLOYEES AND YARD, WAREHOUSE, DRIVERS
CROSS REF. Building Material Dealer – New Materials Only. All Other Employees and Yard, Warehouse, Drivers; Concrete: Ready-Mix Dealer & Yard Employees, Drivers– delivery of concrete not owned by the insured either in storage or while in transit including all operations incidental to the loading of trucks and delivery of such concrete shall be assigned to Codes 7228 and 7229–Trucking; Fuel and Material Dealer NOC – No Secondhand Building Materials or Lumber –& Local Managers, Drivers – applicable to risks dealing in at least three of the following classifications of materials.
1. Coal, fuel oil, wood or ice
2. New building materials including lumber
3. Hay, grain, feed or seed
4. Agricultural implements

Grain elevator operation to be separately rated as 8304; Home Improvement Center – New Materials Only: –All Other Employees &Yard, Warehouse, Drivers – home improvement centers are defined as building material dealers characterized by an extensive store operation handling a wide variety of products in addition to normal building materials and related hardware items. A home improvement center contemplates both inside sales and outside yard operations.

8233◆ COAL MERCHANT AND LOCAL MANAGERS, DRIVERS.

8235◆ SASH, DOOR OR ASSEMBLED MILLWORK DEALER AND DRIVERS – Includes incidental assembling, glazing or manufacturing of special sizes. Applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or incidental manufacturing of special sizes), such as finished flooring, doors, frames, sash, screens, moldings, baseboards, stair trim, columns, panelling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases. Codes 8235 and 2802 – Carpentry or 8232 – Building Material Dealer shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

8263◆ JUNK DEALER AND DRIVERS. Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, bones, rubber, nonferrous scrap metals and, in addition, ferrous scrap metals. Risks primarily engaged in collecting or handling ferrous scrap metals shall be assigned to 8265 – Iron or Steel Scrap Dealer. Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8263 are conducted as a separate and distinct business.

8264◆ BOTTLE DEALER – USED AND DRIVERS No collecting or handling of scrap iron or steel. Notwithstanding the Basic Manual definition of the word 'no,' this classification includes beverage bottle or can recycling. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.
CROSS REF. Container Recycling–Bottle or Can & Drivers; Paper Stock or Rag Dealer – Used & Drivers – no collecting or handling scrap iron or steel. Laundry operations to be separately rated as 2585 – Laundry

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NOC. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8264 are conducted as a separate and distinct business; Rubber Stock Dealer – Used & Drivers–no collection or handling scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8264 are conducted as a separate and distinct business.

8265◆ IRON OR STEEL SCRAP DEALER AND DRIVERS. Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8265 are conducted as a separate and distinct business.

8279■ STABLE OR BREEDING FARM AND DRIVERS. Applies to the training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.
CROSS REF. Club – Riding and Drivers; Dog Show: Kennel Employees and Drivers; Horse Show: Stable Employees and Drivers; Livery or Boarding Stable – Not Sales Stable –& Drivers; Racetrack Operation: Horse or Dog: Stable Hands or Kennel Employees & Drivers; Riding Academy or Club and Drivers.

8288◆ LIVESTOCK DEALER OR COMMISSION MERCHANT AND SALESPERSONS, DRIVERS. Not operating farms or ranches.
CROSS REF. Cattle Dealer and Salespersons, Drivers – not operating farms or ranches; Feed Lots–Cattle & Salespersons, Drivers–does not apply to risks operating farms or ranches or engaged in butchering or packing house operations; Livestock Sales Co. – and Salespersons, Drivers; Sales Stable and Salespersons, Drivers; Stockyard and Salespersons, Drivers. Codes 8288 and 2089 – Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering.

8291 STORAGE WAREHOUSE – COLD
CROSS REF. Warehousing – Cold Storage.

8292 STORAGE WAREHOUSE NOC. Applies to general merchandise. Drivers to be separately rated as Codes 7228 and 7229–Trucking.
CROSS REF. Warehousing NOC – this cross reference has the same footnote as Storage Warehouse NOC.

8293 STORAGE WAREHOUSE – FURNITURE AND DRIVERS Includes packing or handling household goods away from insured's premises.
CROSS REF. Warehousing – Furniture and Drivers – this cross reference has the same footnote as Storage Warehouse Furniture and Drivers; Furniture Moving and Storage, Drivers.

8304 GRAIN ELEVATOR OPERATION AND LOCAL MANAGERS, DRIVERS.

8350◆ GASOLINE DEALER AND DRIVERS. Retail gasoline stations to be separately rated as 8381 or 8380 – Automobile Service or Repair Center.
CROSS REF. Gas Dealer – L.P.G. and Drivers – applies to all operations including store employees; installation, servicing or repair of customers' equipment or appliances. Distribution by gas mains or piping from central tanks to be separately rated as 7502 – Gas Distributing; Oil Dealer and Drivers – operation of retail gasoline stations to be separately rated as 8381 – Gasoline Station – Retail – Self Service or 8380 Automobile Service or Repair Center; Oiling of Roads & Drivers: Solvent Dealers–Bulk & Drivers.

8380 AUTOMOBILE SERVICE OR REPAIR CENTER AND DRIVERS – Includes parts department employees. Automobile salespersons to be separately rated as 8748. Codes 8380 and 8392 – Automobile Storage Garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Air-Conditioning Systems: Automobile –Installation, Service or Repair & Drivers ; Automobile: Leasing Company – Long-Term: All Other Employees & Drivers.

NOTE: All the following cross-references except Automobile Sales or Service Agency have the same footnote reference to Codes 8380 and 8392 as Automobile Service or Repair Center & Drivers above.
Automobile Car Wash & Drivers – includes incidental greasing, polishing and servicing; Automobile Sales or

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Service Agency & Parts Department Employees, Drivers – automobile salespersons to be separately rated as 8748; Gasoline Station NOC – Retail & Drivers – includes retail diesel stations and gasoline stations providing full services such as, but not limited to, pumping gasoline, checking fluid levels, attended car washing service, automobile maintenance or repair or towing services. Codes 8380 and 8392 – Automobile Storage Garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.; Mobile Home Dealers: All Other Employees and Drivers; Mobile Home Delivery: By Specialist Contractor – Including On-Site Placement, Hookup of Plumbing and Electrical Systems and Incidental Installation Activities & Drivers; Mobile Home: Windstorm Tie-Down Installation: By Dealer & Drivers. Rubber Tire Dealer & Drivers – includes repairing, vulcanizing, the adjustment of tires to vehicles away from the premises of insured; Storage Battery Service Station & Drivers.

8381◆ GASOLINE STATION – SELF-SERVICE ONLY – RETAIL. Applies to each retail gasoline station where the insured does not pump gasoline or provide any automobile maintenance, repair, or towing services; and receipts from gasoline sales equal 90% or more of total receipts (total receipts exclude receipts from sales of lottery tickets). Gasoline stations that provide both full-service and self-service operations shall be assigned to code 8380. Codes 8381 and 8380 – Gasoline Station NOC, Automobile Service or Repair Center or 8392 – Automobile Storage Garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

8385 BUS CO. – GARAGE EMPLOYEES
CROSS REF. Ambulance Service Companies: Garage Employees; Automobile Rental Co. – Garage Employees – includes employees who check or change fluids, batteries, tires and clean or otherwise service automobile or garage equipment; Limousine Co. – Garage Employees; Taxicab Co. – Garage Employees; Railroad Operation – Street – Yard Employees; Truck: Rental: Garage Employees.

8392 AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL AND DRIVERS

8393 AUTOMOBILE BODY REPAIR – Applies to the repair of metal, fiberglass and plastic automobile bodies and includes upholstering and painting.
Codes 8393 and 3822 and 3824 – Automobile Body Manufacturing and 3808 – Automobile Manufacturing and 8380 – Automobile Service or Repair Center and Drivers shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

8500◆ METAL SCRAP DEALER AND DRIVERS – Includes the collection and reduction of non-ferrous scrap metals. No collecting or handling of scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8500 are conducted as a separate and distinct business.

8601 ARCHITECT OR ENGINEER – CONSULTING – Does not apply when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.
CROSS REF. Air-Conditioning Systems: Non-Portable: Airflow Testing and Balancing Exclusively; Oil or Gas Geologist or Scout – includes lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts; Surveyor – applies to land surveying. Not applicable when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8601 are conducted as a separate and distinct business.

8606 GEOPHYSICAL EXPLORATION–SEISMIC – ALL EMPLOYEES AND DRIVERS

8707 USL & HW IRON AND STRUCTURAL STEEL ERECTION – MAINTENANCE, REPAIR OR PAINTING – INCLUDING BRIDGE CONSTRUCTION MAINTENANCE OR REPAIR – INCLUDING ALL INCIDENTAL OPERATIONS.

8708 USL & HW STEVEDORING SUPERVISORS, SHIPPING LINE TALLY WORKERS, AND PORT EMPLOYEES – NO HANDLING OF MATERIALS, NO STEVEDORING, LOADING OR UNLOADING OF VESSELS.

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8720 INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC
CROSS REF. Boiler Inspection; Elevator Inspecting; Marine Appraiser or Surveyor; Racetrack Operation: Horse or Dog: Racing Officials Other Than Starters or Their Assistants.

8721 REAL ESTATE APPRAISAL COMPANY – OUTSIDE EMPLOYEES
CROSS REF. Real Estate Agency-Outside Employees

8742 SALESPERSONS OR COLLECTORS – OUTSIDE. Subject to the Rule 1-B-2
CROSS REF. Claim Adjuster or Special Agents – Insurance Co.; Banks and Trust Companies-Special Officers and Armed and Unarmed Attendants, Ushers, Door Attendants, Appraisers, Or Field Auditors; U.S.O. Operations: Travelers Aid Society.

8745◆ NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS – NOT RETAIL DEALER AND SALESPERSONS, DRIVERS.

8748 AUTOMOBILE SALESPERSON. Subject to the Standard Exception manual rule, except as respects delivery of automobiles.
CROSS REF. Automobile: Leasing Company–Long-Term: Salespersons; Mobile Home: Dealers: Salespersons; Truck: Leasing–Long-Term: Sales Employees–subject to the Standard Exception Manual Rule, except as respects delivery of automobiles.

8755 LABOR UNION – ALL EMPLOYEES – Includes business agents and organizers.

8799 MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF

8800 MAILING OR ADDRESSING CO OR LETTER SERVICE SHOP – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8800 are conducted as a separate and distinct business.
CROSS REF. Letter Service Shop – has the same footnote as Mailing or Addressing Co. & Clerical.

8803 AUDITORS, ACCOUNTANT OR FACTORY COST OR OFFICE SYSTEMATIZER – TRAVELING. Includes insurance company premium auditors.
CROSS REF. Accountant – Traveling; Computer System Designers or Programmers – Traveling.

8810 CLERICAL OFFICE EMPLOYEES NOC Subject to the Standard Exception manual rule.
CROSS REF. Computer System Designers or Programmers: Exclusively Office; Drafting Employees – subject to the Standard Exception manual rule; Public Library or Museum – Professional Employees and Clerical; Racetrack Operation: Horse or Dog: Pari-Mutuel Clerks, Cashiers, and Clerical Office Employees.

8820 ATTORNEY – ALL EMPLOYEES AND CLERICAL, MESSENGERS, DRIVERS. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8820 are conducted as a separate and distinct business.
CROSS REF. Law Office – All Employees and Clerical, Messengers, Drivers. This cross reference has the same footnote as Attorney – All Employees and Clerical, Messengers, Drivers.

8824 RETIREMENT LIVING CENTERS – HEALTH CARE EMPLOYEES – Applies to all employees providing medical, nursing or personal care to residents including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides and orderlies.
Not applicable to nursing homes or hospitals. Separately classify food service employees and all other employees engaged in non-heath care activities.

8825 RETIREMENT LIVING CENTERS – FOOD SERVICE EMPLOYEES Not applicable to independently operated restaurants. Separately classify health care employees to Code 8824 and all other employees to Code 8826.

8826 RETIREMENT LIVING CENTERS – ALL OTHER EMPLOYEES, SALESPERSONS AND DRIVERS – Separately classify all health care employees to Code 8824 and all food service employees to Code 8825.

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8829 CONVALESCENT OR NURSING HOME – ALL EMPLOYEES
CROSS REF. Nursing Home – All Employees; Home for Aged – All Employees; Rest Home – All Employees.

8831 HOSPITAL – VETERINARY AND DRIVERS
CROSS REF. Artificial Insemination of Cattle: Professional Employees; Pet Grooming or Training & Drivers.

8832 PHYSICIAN AND CLERICAL – Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated. Does not apply where inpatient overnight care is provided.
CROSS REF. Dentist and Clerical. Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated.

8833 HOSPITAL – PROFESSIONAL EMPLOYEES
CROSS REF. Asylum – Professional Employees; Sanitarium – Professional Employees.

8835 PUBLIC AND TRAVELING HEALTHCARE – ALL EMPLOYEES
CROSS REF. Homemaker Service – Physical Assistance
Note: Applies to businesses or individuals providing homemaker and companion services, while physically assisting convalescents, aged, acutely or chronically ill or disabled persons in the activities of daily living.

8861 CHARITABLE OR WELFARE ORGANIZATION – PROFESSIONAL EMPLOYEES AND CLERICAL

8868 COLLEGE – PROFESSIONAL EMPLOYEES AND CLERICAL
CROSS REF. School – Professional Employees and Clerical; Religious Organization – Professional Employees and Clerical – includes clergy, assistants, organists and choir members.

8869 CHILD DAY CARE CENTER – PROFESSIONAL EMPLOYEES AND CLERICAL, SALESPERSONS. Includes centers serving both pre-school and school-age children. Centers providing overnight accommodations, orphanages or child care medical providers to be separately rated.
CROSS REF. Child Day Camp – this cross-reference has the same footnote as Child Day Care Center.

8871 CLERICAL TELECOMMUTER EMPLOYEES

8901 TELEPHONE OR TELEGRAPH CO.- OFFICE OR EXCHANGE EMPLOYEES AND CLERICAL

8989 DOMESTIC WORKERS-RESIDENCES. Applies to full or part-time domestic workers employed inside or outside a private residence and includes private chauffeurs.

9012 BUILDING OPERATION BY OWNER, LESSEE, OR REAL ESTATE MANAGEMENT FIRM: PROFESSIONAL EMPLOYEES, PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS. The professional employments included are property managers, leasing agents, model home hosts, clerical staff and outside salespersons; no actual maintenance performed. Not applicable to an owner or lessee of a building who occupies the entire or principal portion of the premises for manufacturing or mercantile purposes or to a business described by a Standard Exception classification. Shall not be assigned to an employee engaged in operations described by another classification.
CROSS REF. Condominiums or Cooperatives: Professional Employees, Property Managers and Leasing Agents & Clerical Salespersons–this cross-reference has the same footnote as Building Operation above.

9014 JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS – Includes window cleaning. Painting, maintenance or repair at any location where such contractor does not also perform janitorial services to be separately rated.
CROSS REF. Chimney: Cleaning–Residential–applies to the cleaning of chimneys by the vacuum suction method; Exterminator – includes termite control . Carpentry repair or use of poison gases to be separately rated; Furnace Cleaning–Vacuum Suction Method.

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9015 BUILDINGS–OPERATION BY OWNER OR LESSEE OR REAL ESTATE MANAGEMENT FIRM: ALL OTHER EMPLOYEES. Not applicable to an owner or lessee of a building who occupies the entire or major portion of the premises for manufacturing or mercantile purposes. Maintenance or repair work at any location where such owner or lessee does not also perform janitorial services, operation or maintenance of amusement devices to be separately rated.
CROSS REF. Bathhouse–Beach; Camp Operation NOC; Mobile Home: Windstorm Tie-Down Installation: By Mobile Home Park Operator; Recreational Vehicle Campgrounds or Parks; Swimming Pool; Public–Operation; Trailer Parks or Trailer Camps.

9016 AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS Applies to the operation by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated.
This classification does not apply to amusements, exhibitions or other operations separately classified in this manual (such as bathhouses, billiard halls, boat livery, bowling lanes, dance halls, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.
CROSS REF. Caves or Caverns–Operation for Exhibition Purposes–includes guides, ticket sellers, gate attendants, maintenance employees & drivers; Dog Show: Operation by Owner or Lessee and Drivers – includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180–Amusement Device Operation NOC; Horse Show–Operation by Owner or Lessee and Drivers–this cross reference has the same footnote as Dog Show: Operation and Drivers; Ice-Skating Rink Operation & Drivers –applies to the operation of ice-skating rinks by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180–Amusement Device Operation NOC; Racetrack Operation: Horse or Dog: All Other Employees Including Starters and Their Assistants, Drivers.

9019 BRIDGE OR VEHICULAR TUNNEL OPERATION AND DRIVERS – Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structure to be separately rated.

9033 HOUSING AUTHORITY AND CLERICAL, SALESPERSONS, DRIVERS. Applies to all employees of housing authorities operating completed public housing projects. New construction and major alteration work to be separately rated.

9040 HOSPITAL – ALL OTHER EMPLOYEES
CROSS REF. Asylum – All Other Employees; Sanitarium All Other Employees

9044 CASINO GAMBLING HOTEL ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS. Includes bingo operations and incidental bar, restaurant, and retail store operations in conjunction with hotel or motel operations. Casino or bingo operations without hotel or motel operations to be separately rated as Code 9062.

9052 HOTEL – ALL OTHER EMPLOYEES AND SALESPERSONS, DRIVERS
CROSS REF. Commissary Work: Restaurant Employees – All Other Employees and Salespersons, Drivers; Motel, Motor Court, Tourist Court or Cabin – All Other Employees and Salespersons, Drivers; Rooming Houses or Boarding Houses & Salespersons, Drivers.

9058 HOTEL – RESTAURANT EMPLOYEES
CROSS REF. Commissary Work – Restaurant Employees; Motel, Motor Court, Tourist Court or Cabin – Restaurant Employees

9059 CHILD DAY CARE CENTER – ALL OTHER EMPLOYEES AND DRIVERS. Includes centers serving both preschool and school-age children. Centers providing overnight accommodations, orphanages or child care medical providers to be separately rated.
CROSS REF. Child Day Camp – this cross-reference has the same footnote as Child Day Care Center.

9060 CLUB – COUNTRY, GOLF, FISHING OR YACHT, AND CLERICAL

9061 CLUB NOC & CLERICAL

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CROSS REF. Fraternity or Sorority Houses & Clerical.

9062 CASINO GAMBLING – ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS. Includes bingo operations and incidental bar, restaurant, and retail store operations. Casino or bingo operations in conjunction with hotel or motel operations to be separately rated as Code 9044.

9063 YMCA, YWCA, YMHA OR YWHA, INSTITUTION – ALL EMPLOYEES & CLERICAL – Includes teachers and instructors. Camp operation to be separately rated as 9015 – Camp Operation NOC. This classification is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, trainers, equipment managers, and sports officials. For professional and semiprofessional sports, refer to Code 9178 or Code 9179.
CROSS REF. Exercise or Health Institute and Clerical; Health Spa or Steam Bath NOC & Clerical; U.S.O Operations: Permanent Location–mobile units to be separately rated to the classification(s) applicable to their operations.

9082 RESTAURANT NOC. Includes musicians and entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9082 are conducted as a separate and distinct business.

9083 RESTAURANT – RESTAURANT – FAST FOOD.
Note: Assigned to risks that prepare and serve food and beverages for on or off premises consumption. Shall not be assigned to a risk that employs wait staff. Includes musicians and entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.
CROSS REF. Doughnut Shop Retail –
Note: Applies to shops engaged in the preparation and sale of doughnuts, coffee, or other items for consumption on or away form the premises. If the shop does not qualify as Code 9083– Restaurant: Fast Food, classify as Code 9082 – Restaurant NOC.

9084 BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN. Applicable to risks whose principal receipts are derived from the sale of alcoholic beverages such as beer, liquor or wine. Includes musicians and entertainers. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9084 are conducted as a separate and distinct business.

9088 ROCKET OR MISSILE TESTING OR LAUNCHING AND DRIVERS

9089 BILLIARD HALL. No bowling lanes. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9089 are conducted as a separate and distinct business.

9093 BOWLING LANE. Includes bowling lanes with billiard halls.
CROSS REF. Roller-Skating Rink Operation–ice-skating rink operation is assigned to Code 9016, and includes musicians and box office employees.

9101 COLLEGE – ALL OTHER EMPLOYEES
CROSS REF. Religious Organization – All Other Employees; School – All Other Employees; Public Library or Museum – All Other employees.

9102 PARK NOC – ALL EMPLOYEES AND DRIVERS – Operation care and maintenance of amusement devices to be separately rated as 9180 – Amusement Device Operation.
CROSS REF. Lawn Maintenance – Commercial or Domestic and Drivers – includes grass cutting, weed control and lawn spraying. Code 9102 also applies to tree pruning if the pruning is performed from the ground. The use of walls, ladders, roofs, scaffolds, hoisting equipment, etc., is not considered as working from the ground. Refer to Code 0106 when the contract involves pruning from the ground and above the ground. Code 9102 and Code 0042-Landscape Gardening and Drivers may be assigned to the same risk.

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9110 CHARITABLE OR WELFARE ORGANIZATION – ALL OTHER EMPLOYEES AND DRIVERS.

9154 THEATER NOC – ALL OTHER EMPLOYEES – Includes managers, stagehands, box office employees, ushers or motion picture operators.
CROSS REF. Theater Drive-In – All Employees.

9156 THEATER NOC – PLAYERS, ENTERTAINERS OR MUSICIANS

9170 JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS

9178 ATHLETIC SPORTS OR PARK: NON-CONTACT SPORTS - Applies to players and umpires and includes all players on the salary list of the insured, whether regularly played or not. Non-contact sports include baseball and basketball.

9179 ATHLETIC SPORTS OR PARK: CONTACT SPORTS. Applies to players and umpires and includes all players on salary list of insured, whether regularly played or not. Contact sports include football, hockey and roller derbies.

9180 AMUSEMENT DEVICE OPERATION NOC – NOT TRAVELING – AND DRIVERS. Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified. This classification does not apply to amusements, exhibitions or other operations separately classified in this manual (such as bath houses, billiard halls, boat livery, bowling lanes, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.
CROSS REF. Club-Shooting and Drivers; Shooting Gallery and Drivers; Fireworks Exhibition and Drivers

9182 ATHLETIC SPORTS OR PARK – OPERATION AND DRIVERS. Applies to all employees other than players and umpires.

9186 CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR – TRAVELING – ALL EMPLOYEES AND DRIVERS.

9220 CEMETERY OPERATIONS AND DRIVERS

9402 STREET CLEANING AND DRIVERS
CROSS REF. Sewer Cleaning and Drivers; Snow Removal: Clearing Snow from Streets or Roads & Drivers.

9403 GARBAGE, ASHES OR REFUSE COLLECTION AND DRIVERS. Reduction, rendering or fertilizer plants to be separately rated.

9501 PAINTING – SHOP ONLY AND DRIVERS. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9501 are conducted as a separate and distinct business.
CROSS REF. Sign Manufacturing: Painting or Using Power Machinery & Drivers; Sign Manufacturing: Plastic or Vinyl Computer-Generated Letters or Graphics: Painting or Using Power Machinery–includes designing and cutting letters or graphics and mounting on pre-manufactured surfaces of fabric, metal, plastic, or wood and the cutting, forming ormolding of mounting services. Codes 4299 and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from shop to be separately rated as Code 9521, 9545, 9549 or 9552; Sign Manufacturing: Wood– Painting, Spraying, Sandblasting With or Without Power Machinery – Codes 2812, 2881 and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign Installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521, 9545, 9549 or 9552; Sign Painting or Lettering – Inside of Buildings – and Drivers – includes shop operations. Codes 9501 and 9549 – Sign Painting or Lettering Outside of Buildings or Structures, 9552

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– Sign Installation or 5474 – Painting or Paperhanging shall not be assigned at the same job or location.

9505 PAINTING – AUTOMOBILE OR CARRIAGE BODIES – Code 9505 and 3808 – Automobile Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Automobile, Bus, Truck or Trailer Body Manufacturing – Painting

9516 RADIO, TELEVISION, VIDEO AND AUDIO EQUIPMENT INSTALLATION, SERVICE OR REPAIR AND DRIVERS. Includes shop or outside employees, erection of antennae. Electrical wiring or tower erection bo be separately rated. Intercommunication system installation to be separately classified to Code 7605.
CROSS REF. Automobile – Radio, Television, Video and Audio Equipment Installation, Service or Repair and Drivers – includes shop or outside employees, incidental parts department employees, erection of antennae.

9519 HOUSEHOLD AND COMMERCIAL APPLIANCES – ELECTRICAL – INSTALLATION, SERVICE OR REPAIR AND DRIVERS.
Note: Includes shop or outside employees and incidental parts department employees. Electrical wiring to be separately rated as Code 5190. Television, radio, video, and audio equipment installation, service, or repair to be separately classified to Code 9516.
CROSS REF. Air-Conditioning Systems: Portable Units–Installation, Service or Repair & Drivers; Refrigeration: Domestic: Cleaning, Oiling, or Adjusting & Drivers; Refrigeration: Domestic: Installation, Service, Or Repair & Drivers

9521 HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING. Installation of carpet, linoleum, vinyl, asphalt, or rubber floor tile to be separately rated to Code 5478.
CROSS REF. Advertising Display Installation Service– applies to the installation of advertising displays in stores or other locations from floors or stepladders. Shop operations to be separately rated. Code 9521 shall not be assigned to employees of insureds engaged in advertising display work on the premises of the insured. Such payroll must be assigned to the governing classification; Draperies or Curtains: Installation in Public Buildings from Floor or Stepladders; Sign Installation, Maintenance, Repair, Removal or Replacement: Service – includes interior or exterior attachment of signs to surfaces from floors or stepladders such as, but not limited to, exit signs, entrance signs, wall directories, rest room signs and directional signs. Excludes sign installations on roofs, streets, roads, walkways or by the use of cranes, hoists, scaffolding, forklifts, aircraft and other similar mechanical devices. Code 9521 shall not be assigned to employees of insureds engaged in sign installation service on the premises of the insured. Such payroll must be assigned to the governing classification. Shop operations to be separately rated; Upholstering: Away from Shop – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9522 are conducted as separate and distinct business. This restriction does not apply in connection with coffin or casket manufacturing, automobile body manufacturing, or furniture manufacturing.

9522 UPHOLSTERING. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket manufacturing, automobile body manufacturing or furniture manufacturing.
CROSS REF. Automobile, Bus, Truck or Trailer Body Manufacturing – Upholstering; Burial Garment Manufacturing and Casket or Coffin Upholstering; Furniture Upholstering.

9534● MOBILE CRANE AND HOISTING SERVICE CONTRACTORS – NOC – ALL OPERATIONS – INCLUDING YARD EMPLOYEES AND DRIVERS. This classification shall apply to hoisting or lifting operations, requiring the use of mobile hoisting equipment, block and fall, jacks, shoring timbers, rollers, ropes and cables, including transportation of such equipment to and from work sites.
CROSS REF. Bell Installation – Tower and Drivers.; Scaffolding–suspended or swinging scaffold installation, repair or removal & drivers; Scaffolding – outrigger scaffold installation, repair or removal & drivers.

9554 SIGN INSTALLATION, MAINTENANCE, REPAIR, REMOVAL OR REPLACEMENT NOC AND DRIVERS. Includes the installation, maintenance, and repair of billboard signs. Not advertising display installation service. Shop operations to be separately rated. Codes 9521 and 9554 shall apply to the same job or location.
CROSS REF: Sign painting or lettering outside of buildings or structures and drivers – Code 9554 shall not

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